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SEVENTIETH ANNUAL BANK REPORT

FORTY-EIGHTH ANNUAL CREDIT UNION REPORT

THIRTY-SEVENTH ANNUAL INDUSTRIAL LOAN REPORT

SIXTY-FOURTH ANNUAL SAVINGS AND LOAN REPORT

ANNUAL REPORT OF CONSUMER LOAN COMPANIES

of the

Commissioner of Banking And Securities

DIVISION OF BANKING

of the

COMMONWEALTH OF KENTUCKY

JUNE 30, 1982

SEVENTIETH
ANNUAL REPORT

of the

Commissioner of Banking And Securities

DIVISION OF BANKING

of the

COMMONWEALTH OF KENTUCKY

FOR THE YEAR ENDING
JUNE 30, 1982

Morris R. Smith
Commissioner of Banking

Paid for from state funds

COMMONWEALTH OF KENTUCKY

DEPARTMENT OF BANKING AND SECURITIES

MORRIS R. SMITH
Commissioner

WILLIAM R. MILLER
Director, Division of Financial Institutions

NICHOLAS G. PIACSEK
Director, Division of General Administration

FINANCIAL INSTITUTIONS EXAMINERS

Richard L. Arnold
Paul E. Bastin
Joel V. Boone
Edward M. Bryan
Stanley R. Bryan
Austin S. Carroll
Billy R. Cartwright
James E. Coleman
Nuel F. Crabtree
Anita L. Forman
Thomas O. Grassham
Charles M. Haines
Charles K. Hampton
Walter J. Hartsfield
Charles E. Hendricks
Janet M. Hicks
Lawrence F. Holland
James A. Houchens
Charles E. Hudson
Maurice E. Hunter
Jerry D. Inman
William C. Johnston
Patti C. Jones
John D. Jury
Larry D. Lander
Bob A. Lawson
Timothy R. Meador, Jr.
Perry R. Miller
Robert W. Netherton
Nelson R. Newton
Stephen M. Norton
J. Stephen Owens
Ella F. Robinson
Mark J. Robinson
Ralph G. Russell
Robert R. Ryan
Gary L. Thurman
Ryburn A. Weakley
Frederick P. Welch
Edmond F. Wilford
Thomas L. Zierer, Jr.

GENERAL COUNSEL
Andrew J. Palmer

ATTORNEY
J. Rick Jones

June 30, 1982

To His Excellency
The Honorable John Y. Brown, Jr.
Governor of Kentucky
Frankfort, Kentucky

Dear Sir:

Pursuant to Section 287.660 of the Kentucky Revised Statutes, I submit herewith the seventieth Annual Report of the Department of Banking. This report reflects the statement of conditions of 270 state banks, trust companies and combined banks and trust companies as of the close of business June 30, 1982.

There is appended hereto the following data for statistical use:

1. Disbursements.

2. Condensed Statement of state banks, trust companies and combined banks and trust companies as of June 30, 1982.

3. Comparative Resources since the establishment of the Department of Banking.

4. Change in names, new banks, consolidations, conversions and liquidations.

5. Total assets of 270 banks, trust companies and combined banks and trust companies as shown by Call Report as of the close of business June 30, 1982.

Respectfully submitted,
Morris R. Smith, Commissioner
Department of Banking and Securities

EXPENDITURES
DEPARTMENT OF BANKING AND SECURITIES
DIVISION OF BANKING

For the Fiscal Year Ending June 30, 1982

(Include Savings and Loan Associations, Credit Unions, Small Loan Companies and Industrial Loan Companies)

EXPENDITURES

Payroll Salaries	$	1,050,813.77
Contract Salaries		0.00
Unemployment Insurance		640.00
Employee Training		8,341.39
Employee Life Insurance		698.49
Financial Disclosure		0.00
Workers' Compensation		1,323.00
Postage-Freight		5,017.24
Telephone		8,205.80
Intrastate Travel		231,668.45
Printing		2,708.83
Utilities		2,654.44
Maintenance of Equipment		1,055.50
Maintenance of Building		153.50
Laundry, Cleaning		221.50
Interstate Travel		3,882.89
Carpool Rental		6,357.88
Office Supplies		707.06
Janitor Supplies		19.63
Furniture, Fixtures and Office Equipment (under $300)		1,163.40
Travel for Non-State Employees		0.00
Library Books		0.00
Departmental Books		734.21
Rent (Non-State)		10,000.00
Insurance		227.67
Bonds		0.00
Dues		2,676.00
Subscriptions		1,461.82
Miscellaneous		50.00
Copy Machine Rental		3,563.06
Computer Rental		63.54
Allocated Expenses		
General Administration		128,898.06
Legal Services		76,356.03
Total	$	1,549,663.16

CONDENSED STATEMENT OF CONDITIONS OF 270 STATE BANKS, TRUST COMPANIES AND COMBINED BANKS AND TRUST COMPANIES AS OF JUNE 30, 1982

RESOURCES

Cash and Due from Depository Institutions		$ 1,134,390,000
U.S. Treasury Securities		1,512,252,000
Obligations of Other U.S. Government Agencies and Corporations		930,740,000
Obligations of States and Political Subdivisions		1,409,423,000
All Other Securities		30,810,000
Federal Funds Sold and Securities Purchased Under Agreement to Resell		958,629,000
Loans, Total (Excluding Unearned Income)	$6,378,472,000	
Less: Allowance for Possible Loan Losses	71,958,000	
Loans, Net		6,306,514,000
Lease Financing Receivables		70,946,000
Bank Premises, Furniture and Fixtures, and Other Assets Representing Bank Premises		219,196,000
Real Estate Owned Other than Bank Premises		28,654,000
All Other Assets		277,174,000
Total Assets		$12,878,728,000

LIABILITIES

Demand Deposits of Individuals, Partnerships, and Corporations	$ 1,972,200,000	
Time and Savings Deposits of Individuals Partnerships and Corporations	7,568,088,000	
Deposits of U.S. Government	25,038,000	
Deposits of State and Political Subdivisions in the United States	709,795,000	
All Other Deposits	266,952,000	
Certified and Officers' Checks	70,576,000	
Total Deposits		10,612,649,000
Federal Funds Purchases and Securities Sold Under Agreement to Repurchase		683,963,000
Liabilities for Borrowed Money		101,906,000
Mortgage Indebtedness and Liability for Capitalized Leases		5,654,000
All Other Liabilities		280,622,000
Subordinated Notes and Debentures		15,021,000
Perferred Stock	875,000	
Common Stock	164,904,000	
Surplus	418,749,000	
Undivided Profits and Capital Reserves	594,385,000	
Total Equity Capital		1,178,913,000
Total Liabilities		$12,878,728,000

COMPARATIVE RESOURCES SINCE INSTITUTION OF BANKING DEPARTMENT

Total Resources September 4, 1912	$ 110,096,102.83
Total Resources September 3, 1913	112,556,338.09
Total Resources September 12, 1914	110,516,100.67
Total Resources November 10, 1915	110,068,034.26
Total Resources August 17, 1916	120,217,111.75
Total Resources September 7, 1917	152,490,422.93
Total Resources September 5, 1918	175,361,452.29
Total Resources September 5, 1919	213,365,256.47
Total Resources September 13, 1920	227,231,768.46
Total Resources June 30, 1921	220,117,518.15
Total Resources June 30, 1922	222,284,937.92
Total Resources June 30, 1923	257,447,342.36
Total Resources June 30, 1924	260,394,024.52
Total Resources June 30, 1925	269,730,816.68
Total Resources June 30, 1926	278,619,057.34
Total Resources June 30, 1927	308,521,323.67
Total Resources June 30, 1928	341,300,174.09
Total Resources June 30, 1929	385,559,868.28
Total Resources June 30, 1930	364,849,233.33
Total Resources June 30, 1931	295,881,257.76
Total Resources June 30, 1932	248,031,078.12
Total Resources June 30, 1933	231,577,905.49
Total Resources June 30, 1934	239,624,124.68
Total Resources June 30, 1935	229,781,437.48
Total Resources June 30, 1936	250,997,016.66
Total Resources June 30, 1937	270,699,778.60
Total Resources June 30, 1938	252,251,968.59
Total Resources June 30, 1939	266,594,369.49
Total Resources June 30, 1940	273,977,674.22
Total Resources June 30, 1941	297,360,610.22
Total Resources June 30, 1942	340,903,872.17
Total Resources June 30, 1943	477,658,367.10
Total Resources June 30, 1944	578,775,786.77
Total Resources June 30, 1945	904,485,435.10
Total Resources June 30, 1946	941,787,755.13
Total Resources June 30, 1947	898,858,508.44
Total Resources June 30, 1948	932,808,480.54
Total Resources June 30, 1949	933,714,814.70
Total Resources June 30, 1950	953,843,874.72
Total Resources June 30, 1951	1,002,285,106.04
Total Resources June 30, 1952	1,081,217,820.20
Total Resources June 30, 1953	1,125,336,205.82
Total Resources June 30, 1954	1,167,432,270.01
Total Resources June 30, 1955	1,211,811,536.25
Total Resources June 30, 1956	1,220,534,082.10
Total Resources June 30, 1957	1,294,391,352.88
Total Resources June 30, 1958	1,383,757,204.28

COMPARATIVE RESOURCES SINCE INSTITUTION OF BANKING DEPARTMENT (continued)

Total Resources June 30, 1959	1,402,074,237.64
Total Resources June 30, 1960	1,439,285,742.07
Total Resources June 30, 1961	1,416,812,042.56
Total Resources June 30, 1962	1,539,385,203.23
Total Resources June 30, 1963	1,682,807,021.85
Total Resources June 30, 1964	1,798,326,242.98
Total Resources June 30, 1965	1,932,620,428.05
Total Resources June 30, 1966	2,157,183,512.81
Total Resources June 30, 1967	2,490,156,359.19
Total Resources June 30, 1968	2,703,101,033.03
Total Resources June 30, 1969	3,067,136,736.70
Total Resources June 30, 1970	3,259,015,862.86
Total Resources June 30, 1971	3,793,329,845.00
Total Resources June 30, 1972	4,277,132,990.00
Total Resources June 30, 1973	4,973,878,479.44
Total Resources June 30, 1974	5,696,240,528.60
Total Resources June 30, 1975	6,300,190,296.19
Total Resources June 30, 1976	6,550,032,000.00
Total Resources June 30, 1977	7,431,081,000.00
Total Resources June 30, 1978	8,371,752,000.00
Total Resources June 30, 1979	9,507,372,000.00
Total Resources June 30, 1980	10,700,084,000.00
Total Resources June 30, 1981	11,968,250,000.00
Total Resources June 30, 1982	12,878,728,000.00

CHANGE IN NAME

2-19-82 Canmer Deposit Bank, Canmer, Kentucky changed the name of the bank to Pioneer Bank, Canmer, Kentucky

3-3-82 Corbin Deposit Bank & Trust Company, Corbin, Kentucky changed the name of the bank to City & County Bank of Corbin, Kentucky, Inc., Corbin, Kentucky

MERGER

12-31-81 Bellevue Commercial & Savings Bank, Bellevue, Kentucky merged into the American National Bank, Newport, Kentucky

CHARTERED

4-26-82 The Bank of Elizabethtown, Inc., Elizabethtown, Kentucky

CONVERSIONS

9-25-81 The National Bank, Middlesboro, Kentucky converted to City & County Bank of Bell County, Middlesboro, Kentucky

LIST OF STATE CHARTERED BANKS

ADAIRVILLE	Adairville Banking Company Total Assets ..... $	8,204,000
ALBANY	Bank of Clinton County Total Assets ..... $	8,147,000
ALBANY	Citizens Bank of Albany Total Assets ..... $	37,409,000
ALEXANDRIA	Northern Kentucky Bank & Trust Total Assets ..... $	22,548,000
ARLINGTON	Citizens Deposit Bank of Arlington Total Assets ..... $	10,973,000
ASHLAND	Bank of Ashland, Inc. Total Assets ..... $	50,537,000
ASHLAND	First Bank and Trust Company Total Assets ..... $	141,404,000
AUBURN	Auburn Banking Company Total Assets ..... $	18,300,000
AUGUSTA	Farmers Liberty Bank Total Assets ..... $	16,228,000
BAGDAD	Peoples Bank Total Assets ..... $	26,367,000
BARDSTOWN	Farmers Bank & Trust Company Total Assets ..... $	43,403,000
BARDSTOWN	Wilson & Muir Bank & Trust Company Total Assets ..... $	38,235,000
BARDWELL	Bardwell Deposit Bank Total Assets ..... $	21,824,000
BEATTYVILLE	Peoples Exchange Bank Total Assets ..... $	36,031,000
BEAVER DAM	Beaver Dam Deposit Bank, Inc. Total Assets ..... $	34,836,000
BEDFORD	Bedford Loan & Deposit Bank Total Assets ..... $	16,469,000

BENTON	Bank of Benton Total Assets	$ 70,881,000
BENTON	Bank of Marshall County Total Assets	$ 85,882,000
BEREA	Peoples Bank and Trust Company Total Assets	$ 33,696,000
BLOOMFIELD	Muir, Wilson & Muir Total Assets	$ 19,394,000
BOONEVILLE	Farmers State Bank Total Assets	$ 16,272,000
BOWLING GREEN	Bowling Green Bank & Trust Company Total Assets	$ 66,946,000
BRANDENBURG	Farmers Deposit Bank Total Assets	$ 37,647,000
BRODHEAD	Citizens Bank Total Assets	$ 16,545.000
BROWNSVILLE	Bank of Edmonson County Total Assets	$ 20,980,000
BROWNSVILLE	Brownsville Deposit Total Assets	$ 16,180,000
BURGIN	Citizens Bank & Trust Company Total Assets	$ 5,189,000
BURKESVILLE	Bank of Cumberland Total Assets	$ 27,988,000
BURLINGTON	Peoples Deposit Bank Total Assets	$ 25,376,000
BUTLER	The Farmers Bank Total Assets	$ 7,679,000
CADIZ	Bank of Cadiz Total Assets	$ 17,822,000
CADIZ	Trigg County Farmers Bank Total Assets	$ 49,475,000
CALHOUN	Citizens Deposit Bank Total Assets	$ 22,297,000

CALVERT CITY	Calvert Bank	
	Total Assets	$ 19,312,000
CALVERT CITY	First Liberty Bank	
	Total Assets	$ 12,070,000
CAMPBELLSVILLE	Citizens Bank & Trust Company	
	Total Assets	$ 43,018,000
CAMPBELLSVILLE	Taylor County Bank	
	Total Assets	$ 43,229,000
CAMPTON	Farmers & Traders Bank	
	Total Assets	$ 10,211,000
CANEYVILLE	Bank of Caneyville	
	Total Assets	$ 13,181,000
CANMER	Pioneer Bank	
	Total Assets	$ 14,714,000
CARLISLE	Deposit Bank of Carlisle	
	Total Assets	$ 16,952,000
CARROLLTON	Kentucky State Bank	
	Total Assets	$ 16,611,000
CATLETTSBURG	Kentucky Farmers Bank	
	Total Assets	$ 68,474,000
CECILIA	The Cecilian Bank	
	Total Assets	$ 31,679,000
CENTRAL CITY	Citizens Union Bank	
	Total Assets	$ 16,219,000
CHAPLIN	Peoples State Bank	
	Total Assets	$ 6,009,000
CLARKSON	Bank of Clarkson	
	Total Assets	$ 38,162,000
CLAY	Farmers Bank	
	Total Assets	$ 30,749,000
CLINTON	Clinton Bank	
	Total Assets	$ 15,056,000
CLOVERPORT	Breckinridge Bank	
	Total Assets	$ 8,046,000

COLUMBIA	Bank of Columbia Total Assets	$ 20,919,000
CORBIN	American Fidelity Bank & Trust Company Total Assets	$ 26,222,000
CORBIN	City & County Bank of Corbin, Kentucky, Inc. Total Assets	$ 43,651,000
CORINTH	Corinth Deposit Bank Total Assets	$ 3,207,000
CORYDON	Henderson County State Bank Total Assets	$ 11,510,000
COVINGTON	Covington Trust & Banking Company Total Assets	$ 118,325,000
COVINGTON	Peoples Liberty Bank & Trust Company Total Assets	$ 127,879,000
COVINGTON	Security Bank Inc. Total Assets	$ 7,258,000
CRESTWOOD	Crestwood State Bank Total Assets	$ 32,116,000
CRITTENDEN	Bank of Crittenden Total Assets	$ 6,380,000
CUMBERLAND	Guaranty Deposit Bank Total Assets	$ 28,883,000
CYNTHIANA	Harrison Deposit Bank & Trust Company Total Assets	$ 21,287,000
DANVILLE	Bank of Danville Total Assets	$ 30,723,000
DAWSON SPRINGS	Commercial Bank of Dawson Total Assets	$ 25,675,000
DAYTON	State Bank, Inc. Total Assets	$ 13,992,000
DIXON	Dixon Bank Total Assets	$ 13,579,000
DRY RIDGE	Citizens Bank Total Assets	$ 15,409,000

DUNDEE	Bank of Dundee	
	Total Assets ..... $	8,411,000
EDDYVILLE	Bank of Lyon County	
	Total Assets ..... $	20,329,000
EDMONTON	Edmonton State Bank	
	Total Assets ..... $	25,515,000
ELIZABETHTOWN	The Bank of Elizabethtown, Inc.	
	Total Assets ..... $	3,067,000
ELIZABETHTOWN	Citizens Bank of Elizabethtown	
	Total Assets ..... $	51,797,000
ELKTON	Elkton Bank & Trust Company	
	Total Assets ..... $	19,570,000
EMINENCE	Farmers Deposit Bank	
	Total Assets ..... $	30,382,000
ERLANGER	The Community Bank	
	Total Assets ..... $	18,781,000
EUBANK	First State Bank	
	Total Assets ..... $	9,029,000
FALMOUTH	Falmouth Deposit Bank	
	Total Assets ..... $	16,903,000
FARMINGTON	Bank of Farmington	
	Total Assets ..... $	1,129,000
FLEMINGSBURG	Farmers Deposit Bank	
	Total Assets ..... $	37,432,000
FLEMINGSBURG	Peoples Bank of Fleming County	
	Total Assets ..... $	44,951,000
FLORENCE	Boone State Bank	
	Total Assets ..... $	44,796,000
FLORENCE	Florence Deposit Bank	
	Total Assets ..... $	47,223,000
FORDSVILLE	Bank of Fordsville	
	Total Assets ..... $	6,211,000
FORT THOMAS	Fort Thomas-Bellevue Bank	
	Total Assets ..... $	77,635,000

FRANKFORT	Farmers Bank & Capital Trust Company Total Assets	$ 187,764,000
FRANKLIN	Franklin Bank & Trust Company Total Assets	$ 36,876,000
FRANKLIN	Simpson County Bank Total Assets	$ 65,356,000
FREDONIA	Fredonia Valley Bank Total Assets	$ 11,086,000
FULTON	Fulton Bank Total Assets	$ 25,539,000
GAMALIEL	Gamaliel Bank Total Assets	$ 26,382,000
GEORGETOWN	Farmers Bank & Trust Company Total Assets	$ 43,675,000
GERMANTOWN	Bank of Germantown Total Assets	$ 7,675,000
GLASGOW	Citizens Bank & Trust Company Total Assets	$ 91,651,000
GRAVEL SWITCH	Peoples Bank Total Assets	$ 7,922,000
GRAYSON	The Commercial Bank of Grayson Total Assets	$ 46,956,000
GREENSBURG	Greensburg Deposit Bank Total Assets	$ 35,170,000
GREENSBURG	Peoples Bank & Trust Company Total Assets	$ 34,022,000
GREENUP	The Greenup County Bank Total Assets	$ 17,531,000
GREENVILLE	First State Bank Total Assets	$ 83,774,000
HARDINSBURG	The Farmers Bank Total Assets	$ 25,906,000
HARLAN	The Bank of Harlan Total Assets	$ 51,938,000

HARRÓDSBURG	State Bank & Trust Company Total Assets	$ 25,282,000
HARTFORD	Citizens Bank Total Assets	$ 5,790,000
HARTFORD	The Hartford Bank & Trust Company Total Assets	$ 28,309,000
HAWESVILLE	Hancock Bank & Trust Company Total Assets	$ 36,429,000
HAZARD	Citizens State Bank Total Assets	$ 38,331,000
HAZARD	Peoples Bank Total Assets	$ 72,066,000
HAZEL	Dees Bank of Hazel Total Assets	$ 15,087,000
HEBRON	Hebron Deposit Bank Total Assets	$ 21,548,000
HENDERSON	Farmers Bank & Trust Company Total Assets	$ 60,685,000
HICKMAN	The Citizens Bank Total Assets	$ 17,551,000
HINDMAN	Bank of Hindman Total Assets	$ 33,668,000
HODGENVILLE	The Peoples State Bank Total Assets	$ 8,167,000
HOPKINSVILLE	First City Bank and Trust Company Total Assets	$ 109,900,000
HOPKINSVILLE	Pennyrile Citizens Bank & Trust Company Total Assets	$ 27,477,000
HOPKINSVILLE	Planters Bank & Trust Company Total Assets	$ 147,572,000
HORSE CAVE	Horse Cave State Bank Total Assets	$ 38,845,000
HUSTONVILLE	The Peoples Bank of Hustonville Total Assets	$ 18,186,000

HYDEN	Hyden Citizens Bank Total Assets	$ 23,877,000
INEZ	Inez Deposit Bank Total Assets	$ 48,974,000
IRVINE	Citizens Guaranty Bank Total Assets	$ 13,251,000
IRVINE	Union Bank & Trust Company Total Assets	$ 29,300,000
IRVINGTON	First State Bank Total Assets	$ 45,873,000
ISLAND	First Security Bank of McLean County Total Assets	$ 5,883,000
JACKSON	Citizen Bank of Jackson Total Assets	$ 42,311,000
JAMESTOWN	Bank of Jamestown Total Assets	$ 22,590,000
KEVIL	The Kevil Bank Total Assets	$ 18,195,000
LaGRANGE	Bank of Oldham County Total Assets	$ 45,981,000
LANCASTER	The Garrard Bank & Trust Company Total Assets	$ 18,632,000
LEITCHFIELD	The Citizens Bank & Trust Company of Grayson County Total Assets	$ 39,592,000
LEITCHFIELD	Leitchfield Deposit Bank & Trust Company Total Assets	$ 37,207,000
LEWISBURG	Lewisburg Banking Company Total Assets	$ 14,546,000
LEXINGTON	American Bank & Trust Company Total Assets	$ 32,246,000
LEXINGTON	Bank of the Bluegrass Total Assets	$ 16,642,000
LEXINGTON	Bank of Commerce & Trust Company Total Assets	$ 156,020,000

LEXINGTON	Bank of Lexington Total Assets	$ 101,928,000
LEXINGTON	Central Bank & Trust Company Total Assets	$ 217,213,000
LIBERTY	Casey County Bank Total Assets	$ 29,953,000
LIVERMORE	Farmers & Merchants Bank Total Assets	$ 8,653,000
LONDON	The London Bank & Trust Company Total Assets	$ 36,236,000
LORETTO	Bank of Loretto Total Assets	$ 9,513,000
LOUISA	Peoples Security Bank Total Assets	$ 13,360,000
LOUISVILLE	Bank of Louisville & Trust Company Total Assets	$ 512,264,000
LOUISVILLE	Citizens Fidelity Bank & Trust Company Total Assets	$ 2,127,484,000
LOUISVILLE	First Kentucky Trust Company Total Assets	$ 79,028,000
LOUISVILLE	Republic Bank & Trust Company Total Assets	$ 5,303,000
LOUISVILLE	Stock Yards Bank & Trust Company Total Assets	$ 78,632,000
LOUISVILLE	United Kentucky Bank Total Assets	$ 381,578,000
LOWES	Bank of Lowes Total Assets	$ 794,000
MADISONVILLE	Farmers Bank & Trust Total Assets	$ 91,098,000
MADISONVILLE	Kentucky Bank & Trust Company Total Assets	$ 102,916,000
MADISONVILLE	Peoples Bank & Trust Company Total Assets	$ 91,197,000

MAGNOLIA	Bank of Magnolia	
	Total Assets ..... $	16,564,000
MANCHESTER	First State Bank	
	Total Assets ..... $	46,775,000
MARION	Farmers Bank & Trust Company	
	Total Assets ..... $	31,159,000
MARION	The Peoples Bank	
	Total Assets ..... $	16,039,000
MARROWBONE	Bank of Marrowbone	
	Total Assets ..... $	10,649,000
MARTIN	First Guaranty Bank	
	Total Assets ..... $	64,850,000
MAYFIELD	The Exchange Bank	
	Total Assets ..... $	25,164,000
MAYFIELD	Liberty Savings Bank	
	Total Assets ..... $	66,963,000
MAY'S LICK	Bank of May's Lick	
	Total Assets ..... $	6,339,000
MAYSVILLE	Bank of Maysville	
	Total Assets ..... $	48,685,000
MAYSVILLE	Security Bank & Trust Company	
	Total Assets ..... $	15,689,000
McKEE	Jackson County Bank	
	Total Assets ..... $	36,126,000
MIDDLEBURG	Farmers Deposit Bank	
	Total Assets ..... $	8,954,000
MIDDLESBORO	City & County Bank of Bell County	
	Total Assets ..... $	53,119,000
MIDDLESBORO	Commercial Bank	
	Total Assets ..... $	63,237,000
MILLERSBURG	Farmers Exchange Bank	
	Total Assets ..... $	4,564,000
MILTON	The Farmers Bank of Milton	
	Total Assets ..... $	20,005,000

MONTICELLO	Monticello Banking Company Total Assets	$ 50,074,000
MONTICELLO	Peoples State Bank Total Assets	$ 25,085,000
MOREHEAD	The Citizens Bank Total Assets	$ 21,949,000
MOREHEAD	Peoples Bank of Morehead Total Assets	$ 32,848,000
MORGANFIELD	Union Bank & Trust Company Total Assets	$ 43,401,000
MORGANTOWN	Green River Bank Total Assets	$ 6,529,000
MORGANTOWN	Morgantown Deposit Bank Total Assets	$ 43,065,000
MT. OLIVET	The Farmers & Traders Bank of Mt. Olivet Total Assets	$ 10,266,000
MT. STERLING	The Exchange Bank of Kentucky Total Assets	$ 36,246,000
MT. STERLING	Montgomery Bank & Trust Company Total Assets	$ 33,873,000
MT. STERLING	Traders Bank & Trust Company Total Assets	$ 39,465,000
MT. VERNON	The Bank of Mt. Vernon Total Assets	$ 37,096,000
MT. WASHINGTON	The Peoples Bank Total Assets	$ 28,113,000
MUNFORDVILLE	Hart County Bank & Trust Company Total Assets	$ 30,757,000
MURRAY	Bank of Murray Total Assets	$ 136,772,000
MURRAY	Peoples Bank of Murray Total Assets	$ 92,577,000
NEW CASTLE	United Citizens Bank & Trust Total Assets	$ 39,740,000

NEW HAVEN	Bank of New Haven		
	Total Assets	$	10,716,000
NEW LIBERTY	Citizens Bank		
	Total Assets	$	4,539,000
NICHOLASVILLE	The Farmers Bank		
	Total Assets	$	29,274,000
NORTH MIDDLETOWN	North Middletown Deposit Bank		
	Total Assets	$	7,781,000
OLIVE HILL	Peoples Bank		
	Total Assets	$	52,291,000
OWENSBORO	Central Bank & Trust Company		
	Total Assets	$	118,188,000
OWENSBORO	Citizens State Bank		
	Total Assets	$	138,284,000
OWENTON	First Farmers Bank & Trust Company		
	Total Assets	$	21,871,000
OWENTON	Peoples Bank & Trust Company		
	Total Assets	$	33,353,000
OWINGSVILLE	Farmers Bank		
	Total Assets	$	14,570,000
OWINGSVILLE	Owingsville Banking Company		
	Total Assets	$	12,677,000
PADUCAH	Citizens Bank & Trust Company, Inc.		
	Total Assets	$	208,665,000
PADUCAH	The Paducah Bank & Trust Company		
	Total Assets	$	82,263,000
PAINT LICK	Peoples Bank		
	Total Assets	$	5,465,000
PARIS	Bourbon Agricultural Bank & Trust Company		
	Total Assets	$	50,774,000
PARIS	Peoples Deposit Bank		
	Total Assets	$	28,390,000
PARK CITY	Park City State Bank		
	Total Assets	$	6,083,000

PEMBROKE	United Peoples Bank Total Assets	$ 12,056,000
PERRYVILLE	The Old Bank Total Assets	$ 14,438,000
PIKEVILLE	The Citizens Bank of Pikeville Total Assets	$ 110,927,000
PINEVILLE	First State Bank Total Assets	$ 23,286,000
PLEASUREVILLE	Central Bank Total Assets	$ 19,510,000
PLEASUREVILLE	Deposit Bank & Trust Company Total Assets	$ 21,443,000
POOLE	Poole Deposit Bank Total Assets	$ 18,905,000
PRESTONSBURG	The Bank Josephine Total Assets	$ 91,723,000
PRESTONSBURG	The First Commonwealth Bank of Prestonsburg, Inc. Total Assets	$ 105,964,000
PRINCETON	Farmers Bank & Trust Company Total Assets	$ 50,103,000
PRINCETON	First Bank & Trust Company Total Assets	$ 51,145,000
PROVIDENCE	Providence State Bank Total Assets	$ 25,556,000
RADCLIFF	The Bank of North Hardin, Inc. Total Assets	$ 16,962,000
RICHMOND	Richmond Bank Total Assets	$ 20,788,000
RICHMOND	State Bank & Trust Company Total Assets	$ 97,202,000
RUSSELL	First and Peoples Bank Total Assets	$ 80,075,000
RUSSELLVILLE	Southern Deposit Bank Total Assets	$ 42,055,000

SACRAMENTO	The Sacramento Deposit Bank Total Assets	$ 14,251,000
SALEM	Salem Bank, Inc. Total Assets	$ 28,160,000
SALT LICK	Salt Lick Deposit Bank Total Assets	$ 4,751,000
SANDY HOOK	Peoples Bank Total Assets	$ 19,457,000
SCOTTSVILLE	Kentucky State Bank Total Assets	$ 32,426,000
SEBREE	Sebree Deposit Bank Total Assets	$ 15,675,000
SHARPSBURG	Citizens Bank Total Assets	$ 5,797,000
SHELBYVILLE	Bank of Shelbyville Total Assets	$ 26,955,000
SHELBYVILLE	Citizens Union Bank Total Assets	$ 41,911,000
SHELBYVILLE	Farmers and Traders Bank Total Assets	$ 21,713,000
SHELBYVILLE	Shelby County Trust Bank Total Assets	$ 34,948,000
SHEPHERDSVILLE	Bullitt County Bank Total Assets	$ 15,626,000
SHEPHERDSVILLE	The Peoples Bank Total Assets	$ 34,007,000
SHIVELY	Bank of St. Helens Total Assets	$ 20,955,000
SOMERSET	Bank of Somerset Total Assets	$ 18,898,000
SOMERSET	United American Bank of Kentucky, Inc. Total Assets	$ 144,679,000
SPARTA	Sparta-Sanders State Bank Total Assets	$ 11,400,000

SPRINGFIELD	First and Peoples Bank		
	Total Assets	$	35,837,000
SPRINGFIELD	Springfield State Bank		
	Total Assets	$	46,836,000
STANTON	Powell County Bank		
	Total Assets	$	32,986,000
STURGIS	Farmers State Bank		
	Total Assets	$	35,906,000
SUMMER SHADE	Bank of Summer Shade		
	Total Assets	$	8,903,000
TAYLORSVILLE	The Peoples Bank		
	Total Assets	$	30,651,000
TILINE	Bank of Livingston County		
	Total Assets	$	11,859,000
TOMPKINSVILLE	Deposit Bank of Monroe County		
	Total Assets	$	31,433,000
TOMPKINSVILLE	Peoples Bank of Tompkinsville		
	Total Assets	$	16,802,000
TRENTON	Planters Bank of Todd County		
	Total Assets	$	12,171,000
UNION	Union Deposit Bank		
	Total Assets	$	3,316,000
VANCEBURG	Citizens Deposit Bank		
	Total Assets	$	62,166,000
VERONA	Verona Bank		
	Total Assets	$	3,875,000
VERSAILLES	United Bank & Trust Company		
	Total Assets	$	49,565,000
VERSAILLES	The Woodford Bank & Trust Company		
	Total Assets	$	54,283,000
VINE GROVE	Farmers Bank of Vine Grove		
	Total Assets	$	8,291,000
WACO	The Waco Deposit Bank		
	Total Assets	$	12,298,000

WALTON	Dixie State Bank Total Assets	$ 15,240,000
WARSAW	Farmers State Bank Total Assets	$ 13,805,000
WEST LIBERTY	Bank of the Mountains Total Assets	$ 19,393,000
WEST LIBERTY	Commercial Bank Total Assets	$ 39,595,000
WEST POINT	The West Point Bank Total Assets	$ 2,504,000
WHITESBURG	The Bank of Whitesburg Total Assets	$ 87,013,000
WHITESBURG	First Security Bank Total Assets	$ 42,192,000
WHITLEY CITY	Bank of McCreary County Total Assets	$ 36,409,000
WICKLIFFE	Citizens State Bank Total Assets	$ 21,305,000
WILLIAMSBURG	Bank of Williamsburg Total Assets	$ 43,467,000
WILLIAMSTOWN	Bank of Williamstown Total Assets	$ 33,753,000
WILLIAMSTOWN	Grant County Deposit Bank Total Assets	$ 19,134,000
WINCHESTER	Clark County Bank Total Assets	$ 63,022,000
WINCHESTER	Peoples Commercial Bank Total Assets	$ 50,192,000
WINCHESTER	The Winchester Bank Total Assets	$ 74,669,000
WINGO	Graves County Bank, Inc. Total Assets	$ 10,771,000

FORTY-EIGHTH ANNUAL REPORT

of the

CREDIT UNIONS

of

KENTUCKY

* * * * *

Morris R. Smith
Commissioner

* * * * *

Made By
The Commissioner of Banking and Securities
June 30, 1982

COMPARATIVE STATEMENT OF RESOURCES OF THE CREDIT UNIONS SINCE COMING UNDER THE HEAD OF THE BANKING DEPARTMENT

June 30, 1934	$ 391,943.23	June 30, 1959	$ 26,447,334.43
June 29, 1935	725,535.57	June 30, 1960	27,979,449.77
June 30, 1936	1,249,342.39	June 30, 1961	29,357,256.14
June 30, 1937	1,660,520.75	June 30, 1962	31,739,280.51
June 30, 1938	1,696,127.45	June 29, 1963	34,501,791.00
June 30, 1939	2,057,015.73	June 30, 1964	39,301,082.52
June 30, 1941	3,146,257.87	June 30, 1965	43,391,089.37
June 30, 1942	3,251,825.40	June 30, 1966	46,430,845.76
June 30, 1943	2,982,267.56	June 30, 1967	50,065,518.07
June 30, 1944	3,088,248.52	June 30, 1968	53,669,699.92
June 30, 1945	3,505,257.70	June 30, 1969	58,409,409.89
June 29, 1946	4,144,653.80	June 30, 1970	64,297,546.13
June 30, 1947	4,995,675.81	June 30, 1971	71,728,169.00
June 30, 1948	6,083,221.96	June 30, 1972	81,246,995.15
June 30, 1949	7,107,044.70	June 30, 1973	91,221,819.61
June 30, 1950	8,334,194.57	June 30, 1974	100,937,750.16
June 30, 1951	8,179,622.01	June 30, 1975	113,438,105.27
June 30, 1952	10,516,625.68	June 30, 1976	129,079,696.78
June 30, 1953	12,623,784.17	June 30, 1977	147,094,455.62
June 30, 1954	14,781,357.80	June 30, 1978	169,281,627.65
June 30, 1955	16,702,656.58	June 30, 1979	176,261,333.46
June 30, 1956	19,107,017.77	June 30, 1980	170,888,349.47
June 30, 1957	21,437,514.72	June 30, 1981	198,916,832.66
June 30, 1958	23,623,385.62	June 30, 1982	190,721,775.71

ASSETS

Loans to Members	$140,599,786.66
Investments	42,786,888.61
Deposits in Banks	3,394,827.70
Cash on Hand	516,019.84
Other Assets	3,424,252.90
Total	$190,721,775.71

LIABILITIES

Shares and Deposits	162,014,309.27
Borrowed Money	801,009.83
Guaranty Reserve	15,433,123.46
Surplus and Undivided Profits	8,033,702.92
Other Liabilities	4,439,630.23
Total	190,721,775.71

COMMONWEALTH OF KENTUCKY

The Honorable John Y. Brown, Jr.
Governor of Kentucky
Frankfort, Kentucky

Dear Sir:

Complying with the law, I take the pleasure of submitting herewith the reports of conditions of 105 Credit Unions as of June 30, 1982.

Respectfully submitted,
Morris R. Smith, Commissioner
Department of Banking and Securities

CREDIT UNIONS LIQUIDATED

7-28-81	VAROKY Credit Union, Inc. Louisville, Kentucky
8-31-81	Whaynesco Credit Union, Inc. Louisville, Kentucky
1-?-82	St. Antheny's Parish Credit Union, Inc. Louisville, Kentucky
3-31-82	Lawrence Leather Employees Credit Union, Inc. Ashland, Kentucky
6-24-82	Ashland C & O Railway Employees Credit Union, Inc. Ashland, Kentucky

CREDIT UNIONS LIQUIDATING

9-5-79	Covington Postal Credit Union, Inc. Covington, Kentucky
8-31-81	Klingco Employees Credit Union, Inc. Louisville, Kentucky
2-18-82	Yellow Taxicab Employees Credit Union, Inc. Louisville, Kentucky
4-22-82	Cheswyco Employees Credit Union, Inc. Louisville, Kentucky

6-11-82 IRC Employees Credit Union, Inc.
Louisville, Kentucky

6-18-82 Durkees Employees Credit Union, Inc.
Louisville, Kentucky

6-24-82 R. L. White Employees Credit Union, Inc.
Louisville, Kentucky

CREDIT UNIONS MERGED

7-6-81 State Health Employees Credit Union, Inc., Louisville, Kentucky merged with Commonwealth Credit Union, Inc., Frankfort, Kentucky

CHANGE IN NAME

6-24-81 Cutler-Hammer Employees Credit Union, Inc., Bowling Green, Kentucky changed name to Eaton Employees Credit Union, Inc., Bowling Green, Kentucky

CREDIT UNIONS IN RECEIVERSHIP

2-19-75 Red Robin Credit Union, Inc.
Stone, Kentucky

LIST OF STATE CHARTERED CREDIT UNIONS

ASHLAND	Ashland Armco Employees Credit Union, Inc.	
	Total Assets	$20,244,537.44
ASHLAND	Ashland Ky. Federal Employees Credit Union, Inc.	
	Total Assets	$ 50,028.93
ASHLAND	Ashland Oil Employees Credit Union, Inc.	
	Total Assets	$18,533,725.00
ASHLAND	Ashland Power Company Employees Credit Union, Inc.	
	Total Assets	$ 44,913.94
ASHLAND	City Credit Union, Inc.	
	Total Assets	$ 238,894.60
ASHLAND	Kenesco Credit Union, Inc.	
	Total Assets	$ 790,851.82
ASHLAND	Namsco Credit Union, Inc.	
	Total Assets	$ 315,001.41

BARDSTOWN	St. Monica Credit Union, Inc.	
	Total Assets	$ 27,345.38
BENHAM	Benham Credit Union, Inc.	
	Total Assets	$ 1,346,794.87
BEREA	Berea Credit Union, Inc.	
	Total Assets	$ 405,561.53
BOWLING GREEN	B.G. — W.C. Hospital Credit Union, Inc.	
	Total Assets	$ 50,957.62
BOWLING GREEN	Eaton Employees of Kentucky Credit Union, Inc.	
	Total Assets	$ 2,186,325.89
BOWLING GREEN	Fruit of the Loom Credit Union, Inc.	
	Total Assets	$ 625,955.62
BOWLING GREEN	Western Kentucky University Credit Union, Inc.	
	Total Assets	$ 1,901,585.58
CAMPBELLSVILLE	Taylor Manufacturing Employees Credit Union, Inc.	
	Total Assets	$ 428,434.79
CARLISLE	Blue Grass Industries Credit Union, Inc.	
	Total Assets	$ 429,230.27
COVINGTON	Covington City Employees Credit Union, Inc.	
	Total Assets	$ 1,068,021.63
COVINGTON	Covington Ky. C&O Employees Credit Union, Inc.	
	Total Assets	$ 1,659,092.00
COVINGTON	Rajco Credit Union, Inc.	
	Total Assets	$ 383,060.23
COVINGTON	St. Augustine Credit Union, Inc.	
	Total Assets	$ 139,568.44
COVINGTON	St. John's Parish Credit Union, Inc.	
	Total Assets	$ 113,209.67
ELIZABETHTOWN	Coca-Cola Employees of Elizabethtown Credit Union, Inc.	
	Total Assets	$ 119,702.02

ELSMERE	St. Henry's Parish Credit Union, Inc.	
	Total Assets	$ 1,180,182.30
FANCY FARM	Fancy Farm Credit Union, Inc.	
	Total Assets	$ 2,201,049.54
FRANKFORT	Commonwealth Credit Union, Inc.	
	Total Assets	$20,148,350.51
FRANKFORT	Kentucky Employees Credit Union, Inc.	
	Total Assets	$ 5,718,669.04
FRANKFORT	Ky. Teachers & Associated Employees Credit Union, Inc.	
	Total Assets	$ 523,960.94
FRANKFORT	Triangle Club Credit Union, Inc.	
	Total Assets	$ 1,070,658.41
FRANKFORT	Union Underwear Company Employees Credit Union, Inc.	
	Total Assets	$ 279,623.86
FULTON	Ferry Morse (Fulton) Credit Union, Inc.	
	Total Assets	$ 144,682.55
GREENVILLE	MCH Credit Union, Inc.	
	Total Assets	$ 110,242.99
LEXINGTON	Dixie Cup Credit Union, Inc.	
	Total Assets	$ 277,432.01
LEXINGTON	E. S. H. Credit Union, Inc.	
	Total Assets	$ 81,318.21
LEXINGTON	GTKY Employees Credit Union, Inc.	
	Total Assets	$ 4,182,892.92
LEXINGTON	Herald-Leader Employees Credit Union, Inc.	
	Total Assets	$ 882,406.01
LEXINGTON	KAWA Credit Union, Inc.	
	Total Assets	$ 281,090.70
LEXINGTON	Kentucky Conference Credit Union, Inc.	
	Total Assets	$ 112,204.79
LEXINGTON	Lexington-Blue Grass Federal Credit Union, Inc.	
	Total Assets	$ 4,773,679.89

LEXINGTON	Lexington Postal Credit Union, Inc.	
	Total Assets	$ 2,968,201.57
LEXINGTON	Metro Employees Credit Union, Inc.	
	Total Assets	$ 437,456.71
LEXINGTON	Mutual Credit Union, Inc.	
	Total Assets	$ 28,869.39
LEXINGTON	SEG Employees Credit Union, Inc.	
	Total Assets	$ 3,417,483.67
LEXINGTON	University of Kentucky Credit Union, Inc.	
	Total Assets	$ 6,269,008.55
LEXINGTON	VAMC Employees Credit Union, Inc.	
	Total Assets	$ 1,940,276.95
LOUISVILLE	AAF Employees Credit Union, Inc.	
	Total Assets	$ 679,643.51
LOUISVILLE	AMSCO Employees Credit Union, Inc.	
	Total Assets	$ 668,028.04
LOUISVILLE	Anaconda Industries Employees Credit Union, Inc.	
	Total Assets	$ 2,127,387.38
LOUISVILLE	B. C. B. S. Credit Union, Inc.	
	Total Assets	$ 1,693,525.05
LOUISVILLE	Blue Grass Credit Union, Inc.	
	Total Assets	$ 1,397,790.88
LOUISVILLE	Bourbon Credit Union, Inc.	
	Total Assets	$ 154,342.92
LOUISVILLE	Brown-Forman Employees Credit Union, Inc.	
	Total Assets	$ 1,382,120.24
LOUISVILLE	Cissell Credit Union, Inc.	
	Total Assets	$ 282,714.03
LOUISVILLE	C. Lee Cook Employees Credit Union, Inc.	
	Total Assets	$ 270,616.02
LOUISVILLE	Coca Cola Employees Credit Union, Inc.	
	Total Assets	$ 479,010.16

LOUISVILLE	Co-Lith-Co Credit Union, Inc.	
	Total Assets	$ 88,375.44
LOUISVILLE	Commonwealth Credit Union, Inc.	
	Total Assets	$ 980,534.34
LOUISVILLE	CONNA Employees Credit Union, Inc.	
	Total Assets	$ 305,948.42
LOUISVILLE	Corhart Employees Credit Union, Inc.	
	Total Assets	$ 513,778.34
LOUISVILLE	Courier Journal and Times Credit Union, Inc.	
	Total Assets	$ 4,687,928.18
LOUISVILLE	C & S Employees Credit Union, Inc.	
	Total Assets	$ 206,683.45
LOUISVILLE	CUE Credit Union, Inc.	
	Total Assets	$ 3,217,290.32
LOUISVILLE	Ehrler's Dairy Employees Credit Union, Inc.	
	Total Assets	$ 38,898.98
LOUISVILLE	Enro Shirt Company Employees Credit Union, Inc.	
	Total Assets	$ 653,144.62
LOUISVILLE	Gamble Brothers Employees Credit Union, Inc.	
	Total Assets	$ 192,725.00
LOUISVILLE	Hart Manufacturing Company Employees Credit Union, Inc.	
	Total Assets	$ 115,833.21
LOUISVILLE	Henry Vogt Employees Credit Union, Inc.	
	Total Assets	$ 992,915.66
LOUISVILLE	KACo Credit Union, Inc.	
	Total Assets	$ 241,567.40
LOUISVILLE	Kemba Louisville Credit Union, Inc.	
	Total Assets	$ 5,696,954.94
LOUISVILLE	Kentucky Central Credit Union, Inc.	
	Total Assets	$ 5,149,392.97

LOUISVILLE	Kentucky Chiropractic Credit Union, Inc.	
	Total Assets	$ 161,180.50
LOUISVILLE	Kitco Employees Credit Union, Inc.	
	Total Assets	$ 1,320,570.14
LOUISVILLE	Ky. Co. Chem. Employees Credit Union, Inc.	
	Total Assets	$ 99,632.54
LOUISVILLE	Lincoln Income Employees Credit Union, Inc.	
	Total Assets	$ 371,317.51
LOUISVILLE	Louisville District U.S. Engineer Employees Credit Union, Inc.	
	Total Assets	$ 1,252,792.01
LOUISVILLE	Louisville FCB Employees Credit Union, Inc.	
	Total Assets	$ 724,278.92
LOUISVILLE	Louisville Federal Credit Union, Inc.	
	Total Assets	$ 4,990,221.44
LOUISVILLE	Louisville Gas & Electric Co. Credit Union, Inc.	
	Total Assets	$ 3,497,289.26
LOUISVILLE	Louisville Naval Ordnance Plant Employees Credit Union, Inc.	
	Total Assets	$ 6,303,701.40
LOUISVILLE	Louisville Police Officers Credit Union, Inc.	
	Total Assets	$ 4,692,154.98
LOUISVILLE	Louisville Public Library Credit Union, Inc.	
	Total Assets	$ 55,186.38
LOUISVILLE	Mammoth Employees Credit Union, Inc.	
	Total Assets	$ 220,053.08
LOUISVILLE	Plow Sharers Credit Union, Inc.	
	Total Assets	$ 45,319.46
LOUISVILLE	Progress Credit Union, Inc.	
	Total Assets	$ 114,437.47

LOUISVILLE	Reliance Employees Credit Union, Inc.	
	Total Assets	$ 369,857.49
LOUISVILLE	Rural Cooperatives Credit Union, Inc.	
	Total Assets	$ 1,671,020.50
LOUISVILLE	Sea-Cal Employees Credit Union, Inc.	
	Total Assets	$ 1,147,247.63
LOUISVILLE	Shuler Axle Employees Credit Union, Inc.	
	Total Assets	$ 188,271.71
LOUISVILLE	Southern Star Employees Credit Union, Inc.	
	Total Assets	$ 2,454,006.51
LOUISVILLE	Standard Oil Company Employees Credit Union, Inc.	
	Total Assets	$ 400,165.57
LOUISVILLE	STANSANCO Credit Union, Inc.	
	Total Assets	$ 1,601,272.00
LOUISVILLE	Tarcana Credit Union, Inc.	
	Total Assets	$ 1,221.434.56
LOUISVILLE	Taylor Employees Credit Union, Inc.	
	Total Assets	$ 373,442.35
LOUISVILLE	University Credit Union, Inc.	
	Total Assets	$ 997,000.14
McQUADY	Breckinridge Teachers Credit Union, Inc.	
	Total Assets	$ 74,700.50
NEWPORT	Newport Police & Firemen Credit Union, Inc.	
	Total Assets	$ 183,179.97
NEWPORT	Newport Postal Credit Union, Inc.	
	Total Assets	$ 121,226.41
NEWPORT	Transit Credit Union, Inc.	
	Total Assets	$ 312,301.54
OWENSBORO	Texas Gas Employees Credit Union, Inc.	
	Total Assets	$ 2,621,933.08
PADUCAH	Lourdes Employees Credit Union, Inc.	
	Total Assets	$ 236,246.62

PADUCAH	Paducah City Employees Credit Union, Inc.	
	Total Assets	$ 740,493.45
PADUCAH	Paducah I.C.G. Credit Union, Inc.	
	Total Assets	$ 9,807,821.81
PADUCAH	Postal Credit Union, Inc.	
	Total Assets	$ 446,700.17
PHILPOT	Knottsville Credit Union, Inc.	
	Total Assets	$ 260,365.52
WHITESBURG	Letcher County Teachers Credit Union, Inc.	
	Total Assets	$ 239,774.75
WHITESVILLE	Whitesville Community Credit Union, Inc.	
	Total Assets	$ 1,055,488.65

THIRTY-SEVENTH ANNUAL REPORT

of the

Industrial Loan Companies

of

Kentucky

Morris R. Smith
Commissioner

Made by
The Commissioner of Banking and Securities
June 30, 1982

Paid for from state funds

COMMONWEALTH OF KENTUCKY

The Honorable John Y. Brown, Jr.
Governor of Kentucky
Frankfort, Kentucky

Dear Sir:

Complying with the law, I take the pleasure of submitting herewith the reports of condition of Industrial Loan Companies as of June 30, 1982.

Respectfully submitted,
Morris R. Smith
Department of Banking

CONDENSED STATEMENT OF ALL INDUSTRIAL LOAN COMPANIES AS OF JUNE 30, 1982

ASSETS

Cash in Office	$	15,247.74
Balance in Banks		1,457,088.35
Industrial Loans		149,963,280.32
Other Loans		5,627,638.67
Conditional Sales Contracts		1,820,562.06
Real Estate		254,972,43
Furniture & Fixtures		211,067.54
Investments		1,596,492.71
Other Assets		4,995,875.43
Total Assets	$	165,942,225.25

LIABILITIES

Borrowed Money (Other Than Certificates of Investment)	$	80,931,769.29
Certificates of Investment		9,734,306.70
Reserve for Certificates of Investment		298,536.85
Reserve for Losses		3,435,515.55
Unearned Interest Charges		34,918,138.09
Other Liabilities		4,360,502.23
Capital Stock		9,176,235.06
Surplus & Undivided Profits		22,885,672.67
Current Earnings		201,548.81
Total Liabilities	$	165,942,225.25

COMPARATIVE STATEMENT OF RESOURCES OF THE INDUSTRIAL LOAN COMPANIES

June 29, 1946	$ 432,786.43
June 30, 1947	843,587.82
June 30, 1948	1,207,448.51
June 30, 1949	998,520,38
June 30, 1950	725,995.78
June 30, 1951	1,002,486.53
June 30, 1952	1,260,935.49
June 30, 1953	1,197,125.79
June 30, 1954	1,145,154.78
June 30, 1955	1,337,078.26
June 30, 1956	3,351,255.16
June 29, 1957	6,674,101.63
June 30, 1958	7,624,233.97
June 30, 1959	12,027,595.47
June 30, 1960	25,016,928.99
June 30, 1961	29,533,306.62
June 30, 1962	38,986,576.53
June 29, 1963	47,926,026.77
June 30, 1964	62,498,295.03
June 30, 1965	74,443,666.14
June 30, 1966	83,269,104.62
June 30, 1967	92,253,814.76
June 30, 1968	106,979,831.01
June 30, 1969	118,607,417.63
June 30, 1970	128,303,693.70
June 30, 1971	130,666,763.00
June 30, 1972	144,585,041.03
June 30, 1973	182,173,895.13
June 30, 1974	212,063,191.31
June 30, 1975	203,572,673.26
June 30, 1976	208,046,246.19
June 30, 1977	224,595,496.67
June 30, 1978	238,484,239.06
June 30, 1979	268,877,377.17
June 30, 1980	254,058,175.82
June 30, 1981	255,953,218.92
June 30, 1982	165,942,225.25

LIST OF INDUSTRIAL LOAN COMPANIES HOLDING CERTIFICATES IN THE STATE OF KENTUCKY

No. 176	Ashland Industrial Loan Company 1414 Winchester Avenue	Ashland
No. 222	Beneficial Industrial Loan Company of Kentucky 230 Sixteenth Street	Ashland
No. 14	Commercial Credit Corporation 2021 Thirteenth Street	Ashland
No. 437	Public Industrial Loan Company 1322 Winchester Avenue	Ashland
No. 1	Thorp Credit Company of Kentucky 1316 Winchester Avenue	Ashland
No. 221	USLIFE Industrial Credit Corportation 341 Fourteenth Street	Ashland
No. 347	Ashland Industrial Loan Company 102 Liberty Street	Barbourville
No. 6	Associates Financial Services Corporation of Bowling Green 553 North 31-W By-Pass	Bowling Green
No. 15	Commerical Credit Corporation 529 State Street	Bowling Green
No. 50	Credithrift of America, Inc., No. 5 554 U.S. 31	Bowling Green
No. 517	Thorp Credit Company of Kentucky 410 U.S. 31-W By-Pass	Bowling Green
No. 493	USLIFE Industrial Credit Company 823 State Street	Bowling Green
No. 423	Credithrift of America, Inc. No. 42 52 Main Street	Cadiz
No. 383	Credithrift of America, Inc. No. 41 113 West Main Street	Campbellsville
No. 523	Term Thrift Plan, Inc. 139 Fifth Street	Carrollton

No. 351	Peoples Security Investment, Inc. U.S. 62 and 431	Central City
No. 478	B.F.C. Financial Plan 627 Madison Avenue	Covington
No. 102	USLIFE Industrial Credit Corporation 517 Madison Avenue	Covington
No. 60	Credithrift of America, Inc., No. 8 801 Maple Avenue	Danville
No. 323	Credithrift of America, Inc., No. 14 118 South Main Street	Dawson Springs
No. 196	Commercial Credit Corporation Helmwood Plaza Shopping Center	Elizabethtown
No. 51	Credithrift of America, Inc., No. 32 3211 Dixie Highway	Erlanger
No. 376	Household Loan & Investment Company of Kentucky 3159-A Dixie Highway - Erlanger Shopping Center	Erlanger
No. 370	Associates Financial Services Corporation of Boone County 7830 U.S. Highway 42	Florence
No. 515	Beneficial Industrial Loan Company of Kentucky Mall Road Square - Florence Mall Road	Florence
No. 528	B F S Industrial Plan, Inc. 7357 Burlington Pike	Florence
No. 439	Public Industrial Loan Company 7112 Dixie Highway	Florence
No. 492	Union Trust, Incorporated 7909 Dream Street	Florence
No. 532	Thorp Credit Company of Kentucky 20 North Grand Avenue	Ft. Thomas
No. 52	Credithrift of America, Inc., No. 9 693 East Main Street	Frankfort
No. 325	Credithrift of America, Inc., No. 9 821 Louisville Road	Frankfort
No. 482	Peoples Security Investment, Inc. 727 North Main Street	Franklin

No. 61	Credithrift of America, Inc., No. 11 699 Happy Valley Road	Glasgow
No. 217	Grayson Industrial Loan 310 East Main Street	Grayson
No. 408	Greenup Industrial Finance, Inc. 113 Harrison Street	Greenup
No. 301	BarclaysAmerican/Financial of Kentucky, Inc. U.S. 421 By-Pass	Harlan
No. 17	Commercial Credit Corporation Highway 421, South	Harlan
No. 475	BarclaysAmerican/Financial of Kentucky, Inc. 1710 North Main Street	Hazard
No. 302	Commercial Credit Corporation 401 Memorial Drive	Hazard
No. 62	Credithrift of America, Inc., No. 12 424 East Main Street	Hazard
No. 496	Beneficial Industrial Loan Company of Louisville 241 First Street	Henderson
No. 53	Credithrift of America, Inc., No. 7 223 South Second Street	Henderson
No. 352	Peoples Security Investment, Inc. East Gate Shopping Center - 1658 Second Street	Henderson
No. 440	Public Industrial Loan Company 105 North Main Street	Henderson
No. 220	USLIFE Industrial Credit Corporation 236 North Main Street	Henderson
No. 445	Public Industrial Loan Company 2714 Alexandria Pike	Highland Heights
No. 54	Credithrift of America, Inc., No. 6 Skyline Shopping Center - Ft. Campbell Boulevard	Hopkinsville
No. 324	Credithrift of America, Inc., No. 6 1005 South Virginia Street	Hopkinsville
No. 322	Household Loan & Investment Company of Kentucky Pennyrile Mall - 4000 Ft. Campbell Boulevard	Hopkinsville

No. 353	Peoples Security Investment, Inc. 1313 South Virginia Street	Hopkinsville
No. 530	USLIFE Industrial Credit Corporation 706 South Main Street	Hopkinsville
No. 9	Associates Financial Services Corporation of Lexington 1213 South Broadway	Lexington
No. 332	Beneficial Industrial Loan Company of Kentucky 2218 Nicholasville Road	Lexington
No. 55	Credithrift of America, Inc., No. 31 2530 Woodhill Drive	Lexington
No. 210	Credithrift of America, Inc., No. 31 275 Southland Drive	Lexington
No. 23	Dependable Loan and Investments 113 Cheapside	Lexington
No. 26	Fayette Finance Industrial Loan 132 North Limestone	Lexington
No. 307	General Finance Industrial Loan Company of Kentucky 33 Eastland Shopping Center	Lexington
No. 462	Home Equity Mortgage Corporation 1949 Nicholasville Road	Lexington
No. 518	Household Loan and Investment Company of Kentucky Woodhill Circle Plaza - 1555 New Circle Road	Lexington
No. 465	Kentucky Finance, Inc. 1265 North Broadway	Lexington
No. 92	Kentucky Industrial Credit Co., Inc. 135 North Limestone Street	Lexington
No. 95	Lexington Finance Industrial Plan Co. 110 West Short Street	Lexington
No. 489	Shelter Financial Services, Inc. 2433 Regnecy Road	Lexington
No. 2	Thorp Credit Company of Kentucky 1200 South Broadway	Lexington
No. 319	Union Trust, Inc. 1701 South Limestone	Lexington

No. 459	USLIFE Credit Industrial Corporation 500 New Circle Road	Lexington
No. 293	Ashland Industrial Loan Company 111 North Main Street	London
No. 10	Associates Financial Services Corporation of Louisville 4033 Taylorsville Road	Louisville
No. 288	BarclaysAmerican/Financial of Kentucky, Inc. 5622 Preston Highway	Louisville
No. 490	BarclaysAmerican/Financial of Kentucky, Inc. Breckinridge Shopping Center - Breckinridge Lane	Louisville
No. 333	Beneficial Industrial Loan Company of Kentucky 8514 Preston Highway	Louisville
No. 56	Credithrift of America Corporation 7305 South Preston Highway	Louisville
No. 161	Credithrift of America Corporation 2602 South Preston Street	Louisville
No. 433	Credithrift of America Corporation 3904 Bardstown Road	Louisville
No. 187	Empire Industrial Plan 407 Central Avenue	Louisville
No. 30	FinanceAmerica Loan and Investment Company 1250 Bardstown Road - Mid-City Mall	Louisville
No. 503	FinanceAmerica Loan and Investment Company 7919 Prestion Highway	Louisville
No. 429	FinanceAmerica Loan and Investment Company 8266 Dixie Highway	Louisville
No. 505	Firstmark Industrial Loan Corporation 5017 Poplar Level Road	Louisville
No. 506	Firstmark Industrial Loan Corporation 4500 Dixie Highway	Louisville
No. 403	Ford Motor Credit Company 729 Executive Park	Louisville
No. 509	Freedom Industrial Finance Company 8406 Preston Highway	Louisville

No. 468	Freedom Industrial Finance Company 3935 Seventh Street Road	Louisville
No. 314	General Finance Industrial Loan Company of Kentucky 4439 Cane Run Road	Louisville
No. 463	Home Equity Mortgage Corporation 10001 Linn Station Road — Suite 105A	Louisville
No. 44	Household Loan & Investment Company of Kentucky 5300 Dixie Highway	Louisville
No. 238	Household Loan & Investment Company of Kentucky Gardiner Lane Shopping Center	Louisville
No. 313	Postal Thrift Loans, Inc. 5107 Preston Highway	Louisville
No. 216	Public Industrial Loan Company 4761 Dixie Highway	Louisville
No. 143	Public Industrial Loan Company 7910 Preston Highway	Louisville
No. 533	Thorp Credit Company of Kentucky 211 Executive Park	Louisville
No. 480	Thorp Credit Company of Kentucky 3067 Breckinridge Lane	Louisville
No. 104	USLIFE Industrial Credit Corporation 319 South Third Street	Louisville
No. 131	Union Trust, Inc. 100 West Liberty Street	Louisville
No. 388	Union Trust, Inc. 3929 Bardstown Road	Louisville
No. 215	Commercial Credit Corporation 552 East Center Street	Madisonville
No. 367	Commonwealth Industrial Plan, Inc. 728 South Main Street	Madisonville
No. 64	Credithrift of America, Inc., No. 14 755 East Center Street	Madisonville
No. 460	Credithrift of America, Inc., No. 14 1739 South Main Street	Madisonville

No. 354	Peoples Security Investment, Inc. 108 Madison Square Shopping Center	Madisonville
No. 535	Fidelity Credit Plan, Inc. 118 South Sixth Street	Mayfield
No. 498	Beneficial Industrial Loan Company of Kentucky 123 Flemingsburg Road	Morehead
No. 65	Credithrift of America, Inc., No. 15 205 East Main Street	Morganfield
No. 295	Credithrift of America, Inc., No. 40 South 12th Street	Murray
No. 350	Purchase Finance Industrial Loan Plan, Inc. 403 Maple Street	Murray
No. 431	Beneficial Industrial Loan Company of Kentucky Highway 41A - Between Gates 4 & 5	Oak Grove
No. 290	BarclaysAmerican/Financial of Kentucky, Inc. 201 West Second Street	Owensboro
No. 499	Beneficial Industrial Loan Company of Kentucky 525 Frederica Street	Owensboro
No. 58	Credithrift of America, Inc., No. 3 328 Frederica Street	Owensboro
No. 430	General Finance Industrial Loan Company of Kentucky 503 East Eighteenth Street	Owensboro
No. 355	Peoples Security Investment, Inc. 211 West Second Street	Owensboro
No. 4	Thorp Credit Company of Kentucky 335 Frederica Street	Owensboro
No. 105	USLIFE Industrial Credit Corporation 2754 Veach Road	Owensboro
No. 291	BarclaysAmerican/Financial of Kentucky, Inc. 405 Broadway	Paducah
No. 20	Commercial Credit Corporation 923 Kentucky Avenue	Paducah
No. 59	Credithrift of America, Inc., No. 17 626 Broadway	Paducah

No. 536	Fidelity Credit Plan, Inc. 934 Broadway	Paducah
No. 356	Peoples Security Investment, Inc. 1611 Kentucky Avenue	Paducah
No. 207	Public Industrial Loan Company 117 North Fourth Street	Paducah
No. 5	Thorp Credit Company of Kentucky 1617 Broadway	Paducah
No. 106	USLIFE Industrial Credit Corporation 720 Broadway	Paducah
No. 66	Credithrift of America, Inc., No. 16 613 Main Street	Paris
No. 194	Commercial Credit Corporation Town and Country Shopping Center	Pikeville
No. 450	Security Pacific Finance Corp. of Kentucky 106 Weddington Plaza	Pikeville
No. 412	Security Pacific Finance Corp. of Kentucky 7 North Lake Drive	Prestonsburg
No. 537	USLIFE Industrial Credit Corporation 73 North Lake Drive	Prestonsburg
No. 67	Credithrift of America, Inc., No. 18 118 West Market Street	Princeton
No. 538	Fidelity Credit Plan, Inc. 1029 W. Main Street	Princeton
No. 68	Credithrift of America, Inc., No. 10 Outer Westerfield Drive	Providence
No. 435	AVCO Financial Services of Kentucky, Inc. 593 Knox Boulevard	Radcliff
No. 491	Beneficial Industrial Loan Company of Kentucky 1505 North Dixie Highway	Radcliff
No. 219	Household Loan and Investment of Ft. Knox 881 North Dixie Boulevard	Radcliff
No. 235	Credithrift of America, Inc., No. 27 120 Big Hill Avenue	Richmond

No. 336	Investors Credit Corporation, Inc. 101 North Church Street	Sebree
No. 181	Credithrift of America, Inc., No. 34 5131 Dixie Highway	Shively
No. 3	Thorp Credit Company of Kentucky 4447 Dixie Highway	Shively
No. 300	BarclaysAmerican/Financial of Kentucky, Inc. 605 Highway 27, South	Somerset
No. 494	Beneficial Industrial Loan Company of Kentucky 131 South Main Street	Somerset
No. 392	Peoples Industrial Loan Company Highway 27 and 80	Somerset
No. 273	Ashland Industrial Loan Company U.S. Highway 119	South Williamson
No. 432	Farmers Industrial Loan Company 1317 North Main Street	Sturgis
No. 243	Credithrift of America, Inc., No. 28 66 North Main Street	Winchester

LIST OF STATE CHARTERED INDUSTRIAL LOAN COMPANIES

ASHLAND	Ashland Industrial Loan Company Total Assets ..... $	1,416,705.90
CARROLLTON	Term Thrift Plan, Inc. Total Assets ..... $	214,055.28
COVINGTON	BFC Financial Plan Total Assets ..... $	1,933,018.29
FLORENCE	BFS Industrial Plan, Inc. Total Assets ..... $	883,967.35
GRAYSON	Grayson Industrial Loan Total Assets ..... $	633,788.25
GREENUP	Greenup Industrial Finance Total Assets ..... $	134,598.00
HENDERSON	USLIFE Industrial Credit Corporation Total Assets ..... $	3,014,558.74
LEXINGTON	Dependable Loans and Investments Total Assets ..... $	44,151.41
LEXINGTON	Fayette Finance Industrial Loan Company Total Assets ..... $	238,405.00
LEXINGTON	Home Equity Mortgage Corporation Total Assets ..... $	174,706.00
LEXINGTON	Kentucky Finance Co., Inc. Total Assets ..... $	2,151,661.52
LEXINGTON	Kentucky Industrial Credit Company, Inc. Total Assets ..... $	219,120.51
LEXINGTON	Lexington Finance Industrial Plan Co. Total Assets ..... $	651,387.00
LEXINGTON	Shelter Financial Services, Inc. Total Assets ..... $	694,175.00
LOUISVILLE	Associates Financial Services Corporation Total Assets ..... $	4,382,222.86
LOUISVILLE	Avco Financial Services of Kentucky, Inc. Total Assets ..... $	2,943,991.21

LOUISVILLE	BarclaysAmerican/Credit, Inc. Total Assets	$ 4,929,422.00
LOUISVILLE	Beneficial Industrial Loan Company of Kentucky Total Assets	$ 6,822,137.00
LOUISVILLE	C.I.T. Financial Services, Inc. of Kentucky No. 2 Total Assets	$ 21,388,012.34
LOUISVILLE	Commercial Credit Corporation Total Assets	$ 15,444,906.33
LOUISVILLE	Credithrift of America Corporation Total Assets	$ 33,633,506.06
LOUISVILLE	Dial Loan and Investment Company Total Assets	$ 3,026,383.00
LOUISVILLE	Empire Industrial Plan Total Assets	$ 105,893.25
LOUISVILLE	FinanceAmerica Loan and Investment Company Total Assets	$ 5,051,208.47
LOUISVILLE	Firstmark Industrial Loan Corporation Total Assets	$ 1,145,111.85
LOUISVILLE	Ford Motor Credit Company Total Assets	$ 996,696.00
LOUISVILLE	Freedom Industrial Finance Co. Total Assets	$ 997,868.00
LOUISVILLE	General Finance Industrial Loan Company of Kentucky Total Assets	$ 590,078.12
LOUISVILLE	Household Loan and Investment Company of Kentucky Total Assets	$ 6,429,840.19
LOUISVILLE	Postal Thrift Loans, Inc. Total Assets	$ 1,239,972.00
LOUISVILLE	Public Industrial Loan Company Total Assets	$ 4,948,960.90

LOUISVILLE	Sunamerica Credit Corporation	
	Total Assets ..... $	605,730.00
LOUISVILLE	Thorp Credit Company of Kentucky	
	Total Assets ..... $	9,479,176.43
LOUISVILLE	Union, Trust, Inc.	
	Total Assets ..... $	17,718,064.03
MADISONVILLE	Commonwealth Industrial Plan, Inc.	
	Total Assets ..... $	191,237.80
MADISONVILLE	Peoples Security Investment, Inc.	
	Total Assets ..... $	1,495,681.40
MURRAY	Purchase Industrial Loan Plan, Inc.	
	Total Assets ..... $	236,859.62
PADUCAH	Fidelity Credit Plan, Inc.	
	Total Assets ..... $	1,105,203.67
PADUCAH	Friendly Finance and Investment	
	Total Assets ..... $	5,264,886.00
PRESTONSBURG	Security Pacific Finance Corporation	
	Total Assets ..... $	1,029,868.00
SEBREE	Investors Credit Corporation, Inc.	
	Total Assets ..... $	53,293.54
SOMERSET	Peoples Industrial Loan Company, Inc.	
	Total Assets ..... $	86,493.97
STANFORD	Kentucky Heights Finance Corporation	
	Total Assets ..... $	2,097.030.07
STURGIS	Farmers Industrial Loan Co.	
	Total Assets ..... $	98,129.89

SIXTY-FOURTH ANNUAL REPORT

of the

SAVINGS & LOAN ASSOCIATIONS

Morris R. Smith, Commissioner

Prepared Under the Direction of

DEPARTMENT OF BANKING AND SECURITIES
Frankfort, Kentucky
December 31, 1981

COMMONWEALTH OF KENTUCKY
Department of Banking and Securities
Frankfort, Kentucky — December 31, 1981

The Honorable John Y. Brown, Jr.
Governor of Kentucky
Frankfort, Kentucky

Sir:

Complying with the law I take pleasure in submitting herewith the report of condition of the 7 savings and loan associations operating and doing business under the laws of the Commonwealth of Kentucky.

Respectfully submitted,
Morris R. Smith, Commissioner
Department of Banking and Securities

MERGERS

Security Savings and Loan Association, Glasgow, Kentucky
merged with
Cardinal Federal Savings and Loan Association, Glasgow, Kentucky
June 1, 1981

SAVINGS AND LOAN ASSOCIATION IN VOLUNTARY LIQUIDATION

St. Matthews Building and Loan Association
St. Matthews, Kentucky

CONDENSED STATEMENT OF SAVINGS AND LOAN ASSOCIATIONS AS OF DECEMBER 31, 1981

ASSETS

Cash on Hand	$ 3,463,771.00
Mortgage Loans	85,258,813.00
Pass Book Loans	1,236,667.00
Bonds	850,313.00
Other Securities	5,620,592.00
Office Building	982,719.00
Furniture and Fixtures	188,329.00
Real Estate	164,893.00
Other Assets	3,017,114.00
Total	$100,783,211.00

LIABILITIES

Paid-up Stock	$ 90,685,452.00
Dividends Unpaid	554,696.00
Borrowed Money	1,775,000.00
Undivided Profits	2,707,280.00
Surplus	210,700.00
Reserves	3,592,567.00
Contingent Fund	171,263.00
Other Liabilities	1,086,253.00
Total	$100,783,211.00

COMPARATIVE STATEMENT OF RESOURCES OF THE SAVINGS AND LOAN ASSOCIATIONS SINCE COMING UNDER THE HEAD OF THE DEPARTMENT OF BANKING

December 31, 1918	$ 26,600,601.07
December 31, 1919	31,097,839.16
December 31, 1920	35,595,076.35
December 31, 1921	40,092,313.55
December 31, 1922	42,428,750.13
December 31, 1923	55,196,457.08
December 31, 1924	64,192,657.83
December 31, 1925	74,704,132.66
December 31, 1926	85,509,916.25
December 31, 1927	97,438,412.34
December 31, 1928	110,805,706.01
December 31, 1929	118,928,259.06
December 31, 1930	121,821,567.69
December 31, 1931	118,475,593.51
December 31. 1932	110,937,464.85
December 31, 1933	106,004,053.60
December 31, 1934	80,808,940.07
December 31, 1935	66,128,626.47
December 31, 1936	58,937,366.09
December 31, 1937	53,739,582.98
December 31, 1938	52,715,924.93
December 31, 1939	51,754,060.76
December 31, 1940	49,921,541.93
December 31, 1941	48,836,730.42
December 31, 1942	39,430,777.87
December 31, 1943	40,475,801.30
December 31, 1944	43,265,236.26
December 31, 1945	47,471,370.60
December 31, 1946	53,404,092.66
December 31, 1947	57,770,413.82
December 31, 1948	63,844,167.35
December 31, 1949	66,520,703.25
December 31, 1950	73,926,195.06
December 31, 1951	82,751,058.02
December 31, 1952	93,738,468.49
December 31, 1953	108,578,525.96
December 31, 1954	123,945,022.64
December 31, 1955	139,393,039.63
December 31, 1956	151,597,904.06
December 31, 1957	165,103,961.16
December 31, 1958	181,803,128.46
December 31, 1959	198,212,752.30
December 31, 1960	215,837,742.01
December 31, 1961	241,062,333.22
December 31, 1962	260,131,164.86

COMPARATIVE STATEMENT OF RESOURCES OF THE SAVINGS AND LOAN ASSOCIATIONS SINCE COMING UNDER THE HEAD OF THE DEPARTMENT OF BANKING

(Continued)

December 31, 1963	284,114,822.27
December 31, 1964	314,438,284.69
December 31, 1965	338,178,768.95
December 31, 1966	269,507,942.43
December 31, 1967	280,615,506.37
December 31, 1968	197,652,827.97
December 31, 1969	191,596,629.53
December 31, 1970	198,939,497.00
December 31, 1971	225,744,094.67
December 31, 1972	188,438,187.69
December 31, 1973	173,907,134.39
December 31, 1974	176,689,094.61
December 31, 1975	184,436,739.79
December 31, 1976	158,264,605.01
December 31, 1977	156,250,413.49
December 31, 1978	147,466,827.17
December 31, 1979	144,532,841.65
December 31, 1980	116,237,189.37
December 31, 1981	100,783,211.00

LIST OF STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS

BENTON	Valley Building and Loan Association	
	Total Assets	$14,900,869.00
COVINGTON	Burnett Building and Loan Association	
	Total Assets	6,996,471.00
FLORENCE	Florence Building and Loan Association, Inc.	
	Total Assets	5,151,528.00
FORT THOMAS	Fort Thomas Building and Loan Association	
	Total Assets	37,730,973.00
LEBANON	Marion County Savings and Loan Association	
	Total Assets	8,343,284.00
LUDLOW	The Home Building Association	
	Total Assets	7,510,067.00
MADISONVILLE	Madisonville Building and Loan Association	
	Total Assets	20,150,019.00

ANNUAL REPORT

OF THE CONDITION OF

LICENSED CONSUMER LOAN COMPANIES

AT THE CLOSE OF BUSINESS ON

DECEMBER 31, 1981

Prepared Under the Direction of

DEPARTMENT OF BANKING AND SECURITIES

Morris R. Smith

Commissioner

Paid for from state funds

To His Excellency, John Y. Brown, Jr.
Governor of the Commonwealth of Kentucky
Frankfort, Kentucky

Honorable Sir:

In compliance with Section 12.110 of the Kentucky Revised Statutes, we submit our analysis and recapitulation of the annual report made to this Department by the 361 Licensed Consumer Loan Companies in this State as of the close of business December 31, 1981.

Respectfully,
Morris R. Smith
Commissioner
Department of Banking and Securities

SCHEDULE A

LIST OF LICENSED CONSUMER LOAN COMPANIES IN THE STATE OF KENTUCKY

No. 334 Clinton Loan Company, Inc.
100 North Washington Street ..... Albany

No. 295 Ashland Finance Company
1414 Winchester Avenue ..... Ashland

No. 83 Beneficial Finance Co. of Kentucky
230 Sixteenth Street ..... Ashland

No. 920 Commercial Credit Loans, Inc.
2021 Thirteenth Street ..... Ashland

No. 202 ITT Thorp Corporation, d/b/a
Thorp Credit Inc. of Kentucky
1316 Winchester Avenue ..... Ashland

No. 282 Kentucky Finance Company, Inc. of Ashland, Ky.
1900 Winchester Avenue ..... Ashland

No. 81 Public Finance Corporation
1322 Winchester Avenue ..... Ashland

No. 174 USLIFE Credit Corporation
341 Fourteenth Street ..... Ashland

No. 739 Ashland Finance Company of Kentucky
102 Liberty Street ..... Barbourville

No. 210 Bardstown Finance Company, Inc.
96 Court Square ..... Bardstown

No. 653 Kentucky Finance Co., Inc., Bardstown, Ky.
110 North Third Street ..... Bardstown

No. 533 Lincoln Finance Company of Hartford, Inc.
216 Main Street ..... Beaver Dam

No. 818 Calvert City Financial Services, Inc.
Northgate Shopping Center ..... Benton

No. 839 Capital Finance Co., Berea, Ky.
431 Chestnut Street ..... Berea

No. 658 Kentucky Finance Co., Berea, Ky.
406 Chestnut Street ..... Berea

No. 717 Associates Financial Services Company of Kentucky, Inc.
553 North-31W By-Pass ..... Bowling Green

No. 906 Commercial Credit Loans, Inc.
529 State Street ..... Bowling Green

No. 33 Credithrift of America, Inc.
554 U.S. 31 ..... Bowling Green

No. 894 ITT Thorp Corporation, d/b/a
Thorp Credit Inc. of Kentucky
410 U.S. 31-W By-Pass ..... Bowling Green

No. 220 Kentucky Finance Company, Inc.
916 State Street ..... Bowling Green

No. 855 Pioneer Credit Company
842 U.S. 31-W By-Pass ..... Bowling Green

No. 821 Surety Finance, Inc.
1562 31-W By-Pass ..... Bowling Green

No. 810 USLIFE Credit Corporation
823 State Street ..... Bowling Green

No. 711 Kentucky Finance Co., Inc., Burkesville, Ky.
Public Square ..... Burkesville

No. 618 Credithrift of America, Inc., No. 20
52 Main Street ..... Cadiz

No. 764 Credithrift of America, Inc.
113 West Main Street ..... Campbellsville

No. 918 Kentucky Finance Co., Inc., Carrollton, Ky.
521 Highland Avenue ..... Carrollton

No. 130 Term Finance Company, Inc.
139 Fifth Street ..... Carrollton

No. 336 Kentucky Finance Co., Inc., Central City, Ky.
119 Broad Street ..... Central City

No. 755 Peoples Security Finance Co., Inc.
U.S. 62 and 431 ..... Central City

No. 848 Charter Finance Company
111 West Clay Street ..... Clinton

No. 317 Peoples Loan Company, Inc.
109 Campbellsville Street ..... Columbia

No. 387 Capital Finance Co., Inc., Corbin, Ky.
Trademart Shopping Center ..... Corbin

No. 626 C.I.T. Financial Services, Inc. of Kentucky
313 South Main Street ..... Corbin

No. 107 Kentucky Finance Company, Inc., Corbin, Ky.
217 South Main Street ..... Corbin

No. 805 Highland Security Co., Inc.
3703 Winston Avenue ..... Covington

No. 156 USLIFE Credit Corporation
517 Madison Avenue ..... Covington

No. 73 C.I.T. Financial Services, Inc. of Kentucky
306 Main Street ..... Cumberland

No. 399 Kentucky Finance Co., Inc., Cumberland, Ky.
411 Main Street ..... Cumberland

No. 657 Kentucky Finance Co., Inc., Cynthiana, Ky.
46 East Pike Street ..... Cynthiana

No. 424 Capital Finance Co., Inc., Danville, Ky.
330 West Main Street ..... Danville

No. 47 Credithrift of America, Inc.
801 Maple Avenue ..... Danville

No. 148 Kentucky Finance Co., Inc., Danville, Ky.
332 West Main Street ..... Danville

No. 725 Credithrift of America, No. 20
118 South Main Street ..... Dawson Springs

No. 447 Edmonton Loan Company, Inc.
Metcalfe County Educational Building
Room 100 — Public Square ..... Edmonton

No. 366 Capital Finance Co., Inc., Elizabethown, Ky.
1401 North 31-W ..... Elizabethtown

No. 628 C.I.T. Financial Services, Inc. of Kentucky
Elizabethtown Plaza Shopping Center
Sycamore Street ..... Elizabethtown

No. 907 Commercial Credit Loans, Inc.
Helmwood Plaza Shopping Center ..... Elizabethtown

No. 368 Kentucky Finance Company, Inc., Elizabethtown, Ky.
#4, Governor's Square Center ..... Elizabethtown

No. 71 Lincoln Loan Company
25 Public Square ..... Elizabethtown

No. 374 Capital Finance Co., Inc., Eminence, Ky.
129 North Main Street ..... Eminence

No. 509 Credithrift of America, Inc.
3211 Dixie Highway ..... Erlanger

No. 786 Household Finance Corporation
3159 "A" Dixie Highway
Erlanger Shopping Center ..... Erlanger

No. 522 Reliable Finance Company of Kentucky
4115 Dixie Highway ..... Erlanger

No. 840 Kentucky Finance Co., Inc., Flemingsburg, Ky.
106 East Water Street ..... Flemingsburg

No. 941 Aetna Finance Company
d/b/a Thorp Credit Inc. of Kentucky
8126 Mall Road ..... Florence

No. 781 Associates Financial Services Company of Kentucky, Inc.
7830 U.S. Highway 42 ..... Florence

No. 888 Beneficial Finance Co. of Kentucky
Mall Road Square — Florence Mall Road ..... Florence

No 939 B F C Financial Plan
8121 Highway 42 ..... Florence

No. 940 Boone Financial Service
7357 Burlington Pike ..... Florence

No. 898 C.I.T. Financial Services, Inc.
8205 U.S. 42 ..... Florence

No. 851 Dial Finance Company of Kentucky
7103 Dixie Highway ..... Florence

No. 568 Public Finance Corporation
7112 Dixie Highway ..... Florence

No. 926 ITT Thorp Corporation, d/b/a
Thorp Credit Inc. of Kentucky
20 North Grand Avenue ..... Fort Thomas

No. 96 Capital Finance Company, Inc., Frankfort, Ky.
305 St. Clair Street ..... Frankfort

No. 360 Credithrift of America, Inc., No. 22
693 East Main Street ..... Frankfort

No. 51 Credithrift of America, Inc.
821 Louisville Road ..... Frankfort

No. 186 Kentucky Finance Co., Inc., Frankfort, Ky.
236 West Main Street ..... Frankfort

No. 841 Kentucky Finance Co., Inc., Franklin, Ky.
101 West Cedar Street ..... Franklin

No. 854 Peoples Security Finance Company, Inc.
727 North Main Street ..... Franklin

No. 222 Kentucky Finance Co., Inc., Georgetown, Ky.
115 North Broadway ..... Georgetown

No. 43 Credithrift of America, Inc.
699 Happy Valley Road ..... Glasgow

No. 769 Crown Finance, Inc.
213 West Washington Street ..... Glasgow

No. 640 Highland Finance, Inc.
320 Green Acres Drive ..... Glasgow

No. 237 Kentucky Finance Co., Inc., Glasgow, Ky.
305 Happy Valley Road ..... Glasgow

No. 932 Grayson Credit Corp.
310 East Main Street ..... Grayson

No. 778 Graham Finance Company
Public Square ..... Greensburg

No. 214 Lincoln Finance Company, Inc.
Public Square ..... Greensburg

No. 803 Greenup Finance, Inc.
113 Harrison Street ..... Greenup

No. 164 Greenville Loan Co., Inc.
116 Court Street ..... Greenville

No. 604 Breckinridge Loan, Inc.
Hook Office Building — U.S. Highway 60 ..... Hardinsburg

No. 933 BarclaysAmerican/Financial, Inc.
U.S. 421 By-Pass ..... Harlan

No. 922 Commerical Credit Loans, Inc.
Highway 421, South ..... Harlan

No. 572 Empire Finance Company of Lexington, Inc.
d/b/a Empire Finance Company of Harlan
112 North First Street ..... Harlan

No. 350 Kentucky Finance Co., Inc., Harlan, Ky.
105 North Main Street ..... Harlan

No. 842 Kentucky Finance Co., Inc., Harrodsburg, Ky.
128 South Main Street ..... Harrodsburg

No. 880 Charter Finance Company
125 Center Street ..... Hartford

No. 934 BarclaysAmerican/Financial, Inc.
1701 N. Main Street ..... Hazard

No. 923 Commercial Credit Loans, Inc.
401 Memorial Drive ..... Hazard

No. 58 Credithrift of America, Inc.
424 East Main Street ..... Hazard

No. 386 Kentucky Finance Co., Inc., Hazard, Ky.
Wells Building — Morgan Street ..... Hazard

No. 884 Kentucky Finance Co., Inc., No. 2, Hazard, Ky.
Main Street ..... Hazard

No. 866 Beneficial Finance Co. of Kentucky
241 First Street ..... Henderson

No. 14 Credithrift of America, Inc.
223 Second Street ..... Henderson

No. 145 Kentucky Finance Co., Inc., Henderson, Ky.
Corner Second and Main Streets ..... Henderson

No. 756 Peoples Security Finance Company, Inc.
East Gate Shopping Center — 1658 Second Street ..... Henderson

No. 226 Public Finance Corporation
105 North Main Street ..... Henderson

No. 578 USLIFE Credit Corporation
236 North Main Street ..... Henderson

No. 69 Public Finance Corporation
2714 Alexandria Pike ..... Highland Heights

No. 895 Kentucky Finance Co., Inc., Hindman, Ky.
Main Street ..... Hindman

No. 309 Acme-Good Will Finance
207 East Ninth Street ..... Hopkinsville

No. 395 Capital Finance Co., Inc., Hopkinsville, Ky.
1001 South Virginia Street ..... Hopkinsville

No. 32 Credithrift of America, Inc.
1005 South Virginia ..... Hopkinsville

No. 591 Credithrift of America, Inc.
Skyline Shopping Center — Ft. Campbell Blvd. ..... Hopkinsville

No. 936 Equity Credit Corporation
d/b/a Fidelity Credit of Hopkinsville
2520 Ft. Campbell Blvd. ..... Hopkinsville

No. 738 Friendly Finance, Inc. d/b/a
Friendly Finance of Hopkinsville
Skyline Shopping Center — Ft. Campbell Blvd. ..... Hopkinsville

No. 719 Household Finance Corporation
Pennyrile Mall — 4000 Ft. Campbell Blvd. ..... Hopkinsville

No. 221 Kentucky Finance Co., Inc., Hopkinsville, Ky.
201 East Ninth Street ..... Hopkinsville

No. 757 Peoples Security Finance Company, Inc.
1313 South Virginia Street ..... Hopkinsville

No. 775 USLIFE Credit Corporation
706 South Main ..... Hopkinsville

No. 843 Kentucky Finance Co., Inc., Horse Cave, Ky.
119 Water Street ..... Horse Cave

No. 816 Term Finance Company
215 East Main Street ..... Horse Cave

No. 692 USLIFE Credit Corporation
Main Street ..... Inez

No. 109 Eagle Finance Corporation
218 North Main Street ..... Irvine

No. 896 Empire Finance Company of Irvine, Inc.
412 River Road ..... Irvine

No. 929 Kentucky Finance Co., Inc., Irvine, Kentucky
723 River Drive ..... Irvine

No. 235 Jackson Finance Company
1118 Main Street ..... Jackson

No. 215 City Loan Company
79 Public Square ..... Lancaster

No. 398 Lancaster Loan Company
104 Stanford Street ..... Lancaster

No. 304 Kentucky Finance Co., Inc., Lebanon, Ky.
153 West Main Street ..... Lebanon

No. 409 Kentucky Finance Co., Inc., Leitchfield, Ky.
42 Public Square ..... Leitchfield

No. 268 Associates Consumer Finance Company
1213 South Broadway ..... Lexington

No. 75 Beneficial Finance Co. of Kentucky
2218 Nicholasville Road ..... Lexington

No. 381 Blue Grass Finance Co. of Lexington, Ky., Inc.
110 North Limestone ..... Lexington

No. 629 C.I.T. Financial Services, Inc. of Kentucky
235 Southland Drive ..... Lexington

No. 845 Community Finance Co., Inc.
425 Southland Drive ..... Lexington

No. 636 Credithrift of America, Inc.
275 Southland Drive ..... Lexington

No. 674 Credithrift of America, Inc., No. 30
2350 Woodhill Drive ..... Lexington

No. 554 Empire Finance Company of Lexington, Inc.
1046 Eastland Shopping Center ..... Lexington

No. 686 Fayette Finance Co., Inc.
132 North Limestone ..... Lexington

No. 498 First Finance Company
107 West Short Street ..... Lexington

No. 461 General Finance Loan Company of Lexington
33 Eastland Shopping Center ..... Lexington

No. 904 Heights Finance Corporation
154 Burt Road ..... Lexington

No. 897 Household Finance Corporation
Woodhill Circle Plaza
1555 New Circle Road ..... Lexington

No. 293 ITT Thorp Corporation, d/b/a
Thorp Credit Inc. of Kentucky
1200 South Broadway ..... Lexington

No. 26 Kentucky Finance Co., Inc., No. 4
1265 North Broadway ..... Lexington

No. 90 Kentucky Finance Co., Inc., of Lexington, Ky.
Short and Cheapside ..... Lexington

No. 423 Kentucky Finance Co., Inc., No. 2, Lexington, Ky.
415 Southland Drive ..... Lexington

No. 639 Kentucky Finance Co., Inc., No. 2, Lexington, Ky.
1020 Eastland Shopping Center ..... Lexington

No. 25 Lexington Finance Company, Inc.
110 West Short Street ..... Lexington

No. 129 Paymaster Loans, Inc.
113 Cheapside ..... Lexington

No. 464 USLIFE Credit Corporation
500 New Circle Road ..... Lexington

No. 942 World Insurance Service Corporation
d/b/a Fairway Finance of Lexington
153 Patchen Drive — Suite 54 ..... Lexington

No. 446 Liberty Loan and Finance Company, Inc.
Town House Building — Hustonville Street ..... Liberty

No. 475 Ashland Finance Co. of Kentucky
111 North Main Street ..... London

No. 534 Empire Finance Company of London, Inc.
107 West Fifth Street ..... London

No. 846 Kentucky Finance Co., Inc., London, Ky.
215 South Main Street ..... London

No. 335 Kentucky Finance Co., Inc., Louisa, Ky.
Main Cross and Madison ..... Louisa

No. 162 Associates Financial Services of Kentucky, Inc.
4033 Taylorsville Road ..... Louisville

No. 665 BarclaysAmerican/Financial, Inc.
5622 Preston Highway ..... Louisville

No. 864 BarclaysAmerican/Financial, Inc.
Breckinridge Plaza Shopping Center
Breckinridge Lane ..... Louisville

No. 234 Beneficial Finance Co. of Kentucky
8514 Preston Highway ..... Louisville

No. 154 Century Finance Company of Kentucky
4309 Naomi Drive ..... Louisville

No. 311 C.I.T. Financial Services, Inc. of Kentucky
8312 Preston Highway ..... Louisville

No. 521 C.I.T. Financial Services, Inc. of Kentucky
4006 Dutchmans Lane ..... Louisville

No. 785 Consumers Finance Company, Inc.
3467½ Taylor Boulevard ..... Louisville

No. 326 Credithrift of America, Inc., No. 21
2602 Freston Street ..... Louisville

No. 726 Credithrift of America, Inc.
7305 South Preston Highway ..... Louisville

No. 812 Credithrift of America, Inc., No. 21
3904 Bardstown Road ..... Louisville

No. 35 Dial Finance Company of Kentucky
3411 Bardstown Road — Suite 6 ..... Louisville

No. 229 Dial Finance Company of Kentucky
7204 Dixie Highway ..... Louisville

No. 433 Empire Finance Company of Louisville
407 Central Avenue ..... Louisville

No. 937 Fidelity Financial Services, Inc.
2326 S. Preston Street ..... Louisville

No 938 Fidelity Financial Services, Inc.
200 High Rise Drive ..... Louisville

No. 388 FinanceAmerica Corporation
8266 Dixie Highway ..... Louisville

No. 391 FinanceAmerica Corporation
1250 Bardstown Road — Mid-City Mall ..... Louisville

No. 878 FinanceAmerica Corporation
7919 Preston Highway ..... Louisville

No. 872 Firstmark Financial Corporation of Kentucky
5017 Poplar Level Road ..... Louisville

No. 873 Firstmark Financial Corporation of Kentucky
4500 Dixie Highway ..... Louisville

No. 110 General Finance Loan Co. of Jefferson County
4439 Cane Run Road ..... Louisville

No. 285 Household Finance Corporation
5300 Dixie Highway — Pleasure Ridge ..... Louisville

No. 610 Household Finance Corporation
3001½ Bardstown Road ..... Louisville

No. 927 ITT Thorp Corporation, d/b/a
Thorp Credit, Inc.
211 Executive Park ..... Louisville

No. 852 ITT Thorp Corporation, d/b/a
Thorp Credit Inc. of Kentucky
3067 Breckinridge Lane ..... Louisville

No. 95 Kentucky Finance Co., Inc., No. 2, Louisville, Ky.
614 West Broadway ..... Louisville

No. 150 Kentucky Finance Co., Inc., No. 3, Louisville, Ky.
7100-A Preston Highway ..... Louisville

No. 12 Mellon Financial Services Corporation
3935 Seventh Street Road ..... Louisville

No. 883 Mellon Financial Services Corporation
8406 Preston Highway ..... Louisville

No. 693 Postal Finance Co. of Louisville
5107 Preston Highway ..... Louisville

No. 377 Public Finance Corporation
4761 Dixie Highway ..... Louisville

No. 190 Public Finance Corporation
7910 Preston Highway ..... Louisville

No. 372 SunAmerica Financial Corporation
4010 DuPont Circle ..... Louisville

No. 411 USLIFE Credit Corporation
319 South Third Street ..... Louisville

No. 631 C.I.T. Financial Services, Inc. of Kentucky
1096 North Main Street ..... Madisonville

No. 915 Commercial Credit Loans, Inc.
552 East Center Street ..... Madisonville

No. 137 Commonwealth Finance Co., Inc., Madisonville, Ky.
728 South Main Street ..... Madisonville

No. 832 Credithrift of America, Inc.
1739 South Main Street ..... Madisonville

No. 48 Credithrift of America, Inc.
755 East Center Street ..... Madisonville

No. 811 Empire Finance Company of Madisonville, Inc.
57 South Main Street ..... Madisonville

No. 209 Kentucky Finance Co., Inc., of Madisonville
40 South Main Street ..... Madisonville

No. 758 Peoples Security Finance Company, Inc.
108 Madison Square Shopping Center ..... Madisonville

No. 875 Kentucky Finance Co., Inc., Manchester, Ky.
Town Square ..... Manchester

No. 375 Manchester Finance Company
309 Bridge Street ..... Manchester

No. 494 Kentucky Finance Co., Inc., Marion, Ky.
108 South Main Street ..... Marion

No. 799 Kentucky Finance of Mayfield, Inc.
123 West Broadway ..... Mayfield

No. 910 Fidelity Credit Corporation
118 South Sixth Street ..... Mayfield

No. 486 Empire Finance Company of Lexington, Inc.
d/b/a Empire Finance Company of Maysville
7 East Second Street ..... Maysville

No. 118 Kentucky Finance Co., Inc., Maysville, Ky.
13 East Second Street ..... Maysville

No. 346 Capital Finance Co., Inc. of Middlesboro, Ky.
22 Village Square Shopping Center ..... Middlesboro

No. 809 Kentucky Finance Co., Inc., Middlesboro, Ky.
1904 Cumberland Avenue ..... Middlesboro

No. 892 Finance One of Kentucky, Inc.
11406 Shelbyville Road ..... Middletown

No. 890 Empire Finance Company of Monticello, Inc.
Town and Country Plaza ..... Monticello

No. 294 Peoples Loan Company
143 South Main Street ..... Monticello

No. 868 Beneficial Finance Co. of Kentucky
123 Flemingsburg Road ..... Morehead

No. 515 Empire Finance Company of Lexington, Inc.
d/b/a Empire Finance Company of Morehead
146 East Main Street ..... Morehead

No. 180 Kentucky Finance Co., Inc., Morehead, Ky.
139 East Main Street ..... Morehead

No. 224 Credithrift of America, Inc.
205 East Main Street ..... Morganfield

No. 784 Kentucky Finance Co., Inc., Mt. Sterling, Ky.
Maysville Road — Mt. Sterling Plaza ..... Mt. Sterling

No. 425 Montgomery Finance Company, Inc.
26 South Maysville Street ..... Mt. Sterling

No. 679 Credithrift of America, Inc.
Bel Air Shopping Center, South 12th Street ..... Murray

No. 158 Friendly Finance, Inc. d/b/a
Friendly Finance of Murray
204 South Fourth Street ..... Murray

No. 800 Kentucky Finance Co., Inc., Murray, Ky.
506 Main Street ..... Murray

No. 690 Purchase Finance Company
403 Maple Street ..... Murray

No. 833 Allied Financial Corporation
309 Monmouth Street ..... Newport

No. 911 Finance One of Kentucky, Inc.
954 South Main Street ..... Nicholasville

No. 831 Kentucky Finance Co., Inc., Nicholasville, Ky.
202 Edgewood Drive ..... Nicholasville

No. 798 Beneficial Finance Co. of Kentucky
Highway 41A — Between Gates 4 and 5 ..... Oak Grove

No. 667 BarclaysAmerican/Financial, Inc.
201 West Second Street ..... Owensboro

No. 869 Beneficial Finance Co. of Kentucky
525 Frederica Street ..... Owensboro

No. 396 Capital Finance Co., Inc., Owensboro
219 St. Ann Street ..... Owensboro

No. 849 Convenient Loan Co.
218 West Eighth Street ..... Owensboro

No. 2 Credithrift of America, Inc.
328 Frederica Street ..... Owensboro

No. 291 East Fourth Street Finance Co. of Owensboro
814 East Fourth Street ..... Owensboro

No. 944 Fidelity Credit of Owensboro, Inc.
209 W. Second Street ..... Owensboro

No. 420 General Finance Corporation of Kentucky
503 East Eighteenth Street ..... Owensboro

No. 917 Heights Finance Corporation
1722 Sweeney Street ..... Owensboro

No. 201 ITT Thorp Corporation, d/b/a
Thorp Credit, Inc. of Kentucky
335 Frederica Street ..... Owensboro

No. 167 Kentucky Finance Co., Inc., Owensboro, Ky.
309 Frederica Street ..... Owensboro

No. 759 Peoples Security Finance Company, Inc.
211 West Second Street ..... Owensboro

No. 182 USLIFE Credit Corporation
2754 Veach Road ..... Owensboro

No. 668 BarclaysAmerican/Financial, Inc.
405 Broadway ..... Paducah

No. 916 Commercial Credit Loans, Inc.
923 Kentucky Avenue ..... Paducah

No. 147 Credithrift of America, Inc.
626 Broadway ..... Paducah

No. 850 Fidelity Credit Corporation
934 Broadway ..... Paducah

No. 205 Friendly, Finance, Inc. d/b/a
Friendly Finance of Paducah
400 South Sixth Street ..... Paducah

No. 187 ITT Thorp Corporation, d/b/a
Thorp Credit, Inc. of Kentucky
1617 Broadway ..... Paducah

No. 760 Peoples Security Finance Company, Inc.
1611 Kentucky Avenue ..... Paducah

No. 380 Public Finance Corporation
117 North Fourth Street ..... Paducah

No. 183 USLIFE Credit Corporation
720 Broadway ..... Paducah

No. 351 Kentucky Finance Co., Inc., Paintsville, Ky.
110 Main Street ..... Paintsville

No. 891 Paintsville Loan Company, Inc.
100 Main Street ..... Paintsville

No. 943 USLIFE Credit Corporation
97 Main Street ..... Paintsville

No. 348 Credithrift of America, Inc., No. 21
613 Main Street ..... Paris

No. 176 Kentucky Finance Co., Inc., Paris, Ky.
526 Main Street ..... Paris

No. 924 Commercial Credit Loans, Inc.
Town and Country Shopping Center ..... Pikeville

No. 651 Kentucky Finance Co., Inc., Pikeville, Kentucky
126 South Mayo Trail ..... Pikeville

No. 564 Local Finance Company of Pikeville, Inc.
333½ Main Street ..... Pikeville

No. 139 Security Pacific Finance Corp.
106 Weddington Plaza ..... Pikeville

No. 77 Kentucky Finance Co., Inc., of Pineville, Ky.
104 Kentucky Avenue ..... Pineville

No. 536 Lincoln Finance Company of Pineville
107 Pine Street ..... Pineville

No. 363 Kentucky Finance Co., Inc., Prestonsburg, Kentucky
6 Court Street ..... Prestonsburg

No. 329 Security Pacific Finance Corp.
7 North Lake Drive ..... Prestonsburg

No. 830 USLIFE Credit Corporation
73 North Lake Drive ..... Prestonsburg

No. 59 Credithrift of America, Inc.
118 West Market Street ..... Princeton

No. 931 Fidelity Credit of Princeton, Inc.
1029 W. Main Street ..... Princeton

No. 801 Kentucky Finance Co., Inc., Princeton, Ky.
108 Main Street ..... Princeton

No. 721 Lincoln Internation Corp.
d/b/a Lincoln Finance Company
117 West Main Street ..... Princeton

No. 325 Credithrift of America, Inc., No. 20
Outer Westerfield Drive ..... Providence

No. 817 AVCO Financial Services, Two, Inc.
593 Knox Boulevard ..... Radcliff

No. 863 Beneficial Finance Co. of Kentucky
1505 North Dixie Highway ..... Radcliff

No. 545 Household Finance Corporation
881 North Dixie Boulevard ..... Radcliff

No. 616 Credithrift of America, Inc.
120 Big Hill Avenue ..... Richmond

No. 179 Kentucky Finance Co., Inc., Richmond, Ky.
Main and First Streets ..... Richmond

No. 825 Kentucky Finance Co., Inc., No. 2, Richmond, Ky.
University Shopping Center ..... Richmond

No. 837 Empire Finance Company of Russell Springs, Inc.
806 Key Village Shopping Center ..... Russell Springs

No. 844 Capital Finance Co., Russellville, Ky.
198 West Fourth Street ..... Russellville

No. 723 J.E. Stuart
Bethel Shopping Center ..... Russellville

No. 802 Kentucky Finance Co., Inc., Russellville, Ky.
Kirkpatrick Building — 192 West Fourth Street ..... Russellville

No. 676 Ford Motor Credit Company
729 Executive Park ..... St. Matthews

No. 565 Friendly Finance, Inc. d/b/a
Friendly Finance of St. Matthews
4141 Shelbyville Road ..... St. Matthews

No. 580 Salyersville Loan Company, Incorporated
Route 460 ..... Salyersville

No. 822 Kentucky Finance Co., Inc., Scottsville, Ky.
127 East Main Street ..... Scottsville

No. 745 Investors Consumer Corporation, Inc.
101 North Church Street ..... Sebree

No. 120 Kentucky Finance Co., Inc., Shelbyville, Ky.
420 Main Street ..... Shelbyville

No. 511 Lincoln Finance Company, Inc.
617 Main Street ..... Shelbyville

No. 561 Credithrift of America, Inc., No. 22
5131 Dixie Highway ..... Shively

No. 114 Thorp Credit Inc. of Kentucky
4447 Dixie Highway ..... Shively

No. 935 BarclaysAmerican/Financial, Inc.
605 Highway 27, South ..... Somerset

No. 870 Beneficial Finance Co. of Kentucky
131 South Main Street ..... Somerset

No. 792 Capital Finance Co., Inc., Somerset, Ky.
U.S. 27 and Shopping Center Entrance Road ..... Somerset

No. 347 Kentucky Finance Co., Inc., Somerset, Ky.
236 East Mt. Vernon Street ..... Somerset

No. 227 Peoples Loan Company
Highway 27 and 80 ..... Somerset

No. 582 Ashland Finance Company
U.S. Highway 119 ..... South Williamson

No. 355 Springfield Finance Company
130 East Main Street ..... Springfield

No. 899 Heights Finance Corporation
410 East Main Street ..... Stanford

No. 598 Parkway Loan Company, Inc.
Main Street ..... Stanton

No. 819 Farmers Small Loan Co.
1317 North Main Street ..... Sturgis

No. 930 Monroe County Finance Corporation
105 W. Second Street ..... Tompkinsville

No. 862 Pioneer Credit Company
306 North Main Street ..... Tompkinsville

No. 659 Kentucky Finance Co., Inc., Versailles, Ky.
141 North Main Street ..... Versailles

No. 529 Morgan Loan Company, Incorporated
554 Morgan Street ..... West Liberty

No. 834 Gilbert Loan Company of Whitesburg, Inc.
Ky. Highway 15 — 307 Solomon Road ..... Whitesburg

No. 530 Empire Finance Company of Lexington, Inc.
d/b/a Empire Finance Company of Whitley City
401 South Main Street ..... Whitley City

No. 307 Empire Finance Company of Lexington, Inc.
d/b/a Empire Finance Company of Williamsburg
120 South Third Street ..... Williamsburg

No. 876 Kentucky Finance Co., Inc., Williamsburg, Ky.
406 Sycamore Street ..... Williamsburg

No. 131 Term Finance Company, Inc.
1406 North Main Street ..... Williamstown

No. 622 Credithrift of America, Inc.
66 North Main Street ..... Winchester

No. 320 Kentucky Finance Co., Inc., Winchester, Ky.
3 North Main Street ..... Winchester

SUMMARY OF REPORTS OF CONSUMER LOAN COMPANIES FOR THE YEAR 1981

SCHEDULE B

Balance Sheets — As Per Books

	Column 1 End of Present Year	Column 2 End of Preceding Year
ASSETS		
Loans Receivable under the Consumer Loan Company Act		
(a) Gross Amount of Add-on type Loans	$173,067,663.52	$186,020,395.45
(b) Less Unearned Charges	37,306,835.46	43,010,093.65
(c) Net Amount of Add-on type Loans	135,760,828.06	143,010,301.80
(d) Loans on Percent Per Month Basis	48,478,283.39	77,174,824.82
(e) Total Outstanding (Net of Unearned Charges)	184,239,111.45	220,185,126.62
(f) Less Reserve for Bad Debts	9,469,659.62	10,050,005.85
(g) Net Loans Receivable	174,769,451.83	210,135,120.77
Cash in Office and in Banks	2,029,871.39	2,148,149.44
Real Estate (Less Reserve for Depreciation-Buildings)	340,865.83	380,895.68
Furniture, Fixtures and Equipment (Less Reserve for Depreciation)	1,708,358.19	1,783,387.99
Deferred Charges and Prepaid Expenses	657,629.01	649,881.59
Other Assets Used in Consumer Loan Business	4,353,874.38	2,559,269.77
Total Assets Used in Consumer Loan Business	$183,860,050.63	$217,656,705.24
All Other Assets	27,168,401.49	34,696,237.93
Total Assets	**211,028,452.12**	**252,352,943.17**
LIABILITIES AND CAPITAL		
Total Liabilities	$126,781,032.10	$151,991,886.45
Branch Office Capital	38,498,263.04	50,692,523.47
Net Worth	2,506,135.29	2,484,407.93
Capital Stock	10,715,790.73	13,063,860.73
Capital or Paid-In Surplus	11,557,956.16	11,338,666.25
Earned Surplus	20,949,274.80	22,781,598.34
Total Liabilities and Capital	**$211,028,452.12**	**$252,352,943.17**